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To

The Honourable

KIRKMAN FINLAY ESQ.r

Lord Provost of Glasgow

Chairman of the Chamber of Commerce & Manufactures

AND

Member of Parliament for the Clyde District of Burghs.

My Lord,

In testimony of respect for your character and Ability as a Merchant, Magistrate & Member of Parliament; permit me to inscribe to you the following Treatise on Practical Book-keeping — a Subject with which your Lordship is well acquainted.

The Work has met with an unprecedented Share of public approbation; and I trust this New edition will at least be as acceptable, and not unworthy of your Lordship's Patronage.

I have the honour to be
My Lord
Your Most Obed.t &
Very humble Serv.t
James Morrison

Mercantile Academy —
Glasgow — 12th Mar: 1813.

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PREFACE.

IF an Art or Science is to be valued in proportion to its utility and importance, Book-Keeping will hold a very high place in the estimation of a commercial people. Independent of the pecuniary advantages which accrue to the man of business from order in recording his transactions, Book-Keeping is valuable for its own sake, as it affords an ingenious and complete illustration of the harmony of Method, and the use of Numbers.

The Author of the following Work, published lately a larger Treatise on this subject, entitled "A Complete Treatise on Practical Book-Keeping," in imperial octavo, intended for the use of Schools and Counting-houses. On the publication of a new edition, in 1810, he had occasion to revise that Work, and enlarge it with an *Appendix on Exchanges*. Several experienced Teachers have represented to him, that some of the Sets were too long for School Practice, and that many of the observations, as well as the arrangement of some of the other Sets, were more adapted to the experienced Merchant and Accountant, than to Youth at School; and that a smaller Work, on the same practical plan, would prove exceedingly useful.

In compliance with their request, he has drawn up the present System, in which he has endeavoured to explain the principles of the Science, and to introduce as much of the forms of *Real Practice* as the prescribed limits of a School-Book would admit. This Work is purposely written for the use of Schools, and the larger Treatise is designed for those who wish to acquire a thorough knowledge of the principles of Book-Keeping, as well as the diversified modes of practice, which prevail in different Counting-houses.

The Writers on this subject, though extremely numerous, may be divided into two classes: in the first, are comprehended those who have tenaciously adhered to the *Italian Method*, with three Books only: they have neither adopted Subsidiary Books, nor Journalised *Monthly*, although both these were practised at the time in which many of them wrote, and now universally prevail in extensive Commerce. Some of these Writers have, however, fully explained the general principles of the Science; and those in Britain who have excelled in this, are the elaborate MAIR, the ingenious GORDON, and the judicious HAMILTON. The last of these, in particular, in his "Introduction to Merchandise,"

has explained the principles of *Dr.* and *Cr.* with unusual perspicuity, and evinced a correct and extensive knowledge of Accounts.

In the second Class of Writers are those who have adopted Subsidiary Books, and exhibited other improvements, which practice has suggested. In this class Mr. BOOTH may be mentioned, not only as the first, but as unquestionably the best, for the Counting-house. This Work, however, contains only one Set, and the arrangement is principally applicable to the Import and Export Merchant. Besides, it is obviously written for the use of Men of Business, who have been previously initiated in the principles of Book-keeping, since it has only the Journal and Ledger complete, a specimen only being given of the Subsidiary Books.

Dr. KELLY's *Elements of Book-Keeping*, which first appeared in 1801, may be also mentioned. This Work considered as the first attempt to introduce the practice of the Counting-house into Schools, by a person who derived his information on the subject merely from the hints of Merchants, without having actual practice, is deserving of commendation. But this Writer has arranged his materials according to the mode of some Counting-houses, without attempting to improve or supply any defect in their practice.

This will account for the irregular and unsystematic arrangement in his third Set of Books: for example, the Book called *Waste*, or *Day* Book (which terms he improperly considers as synonymous) is, strictly speaking, neither the one nor the other; it does not contain the whole of the Transactions of the Business which alone can entitle it to the name of Waste-Book: and it contains entries of Cash and Bills, which do not belong to the Day-Book, on the principles of double entry; besides, the entries of *Bills* received or accepted, as given in this Book, are not sufficiently explicit, to enable the Learner to fill up the several columns in his Bill-Book. The Journal too, of this Set, exhibits several very injudicious entries. We shall instance only this method of stating the *Charges* paid on Goods consigned on Commission, by debiting the *Account of Charges*, instead of Sales of such Goods. It may be farther remarked, that his *Rules for Journalizing* are not sufficiently minute and comprehensive; they do not even apply to the transactions introduced into *his* Sets, which are not sufficiently varied: for instance, he has not a single Example where money has either been received or paid on *Discount*, although it be a very common case in business, and is to be considered as one of the most difficult entries in the Cash-Book.

The Author will now describe the plan of the present volume.

The Work commences with a view of SINGLE ENTRY, which affords the most simple idea of the nature of *Dr.* and *Cr.* and of the application of these terms. This Set is extended to three months, and may be sufficient for a pupil who has only RETAIL Business in view.

Next, the Work contains an explanation of the principles of DOUBLE ENTRY; of the use of the several Books generally used in Business; of the nature of *Personal*, *Real*, and *Fictitious* Accounts in the Ledger.

This is done before laying down Rules for *Journalising*, because these *Rules* are inferred from the nature of the *Ledger Accounts*, and they cannot be properly understood till the nature of these Accounts be explained.

The Rules for Journalizing are arranged under distinct heads, in order that they may be easily referred to; and these, it is hoped, are so complete, as to extend not only to every transaction introduced into the Sets, but likewise to every case which usually occurs in *Business*. The Sets, too, advance from the more simple to the more complex transactions, in a regular gradation, and comprehend the different branches of Trade, as *Proper*, *Commission*, and *Company* Trade. Two of these Sets are connected, in order to shew the Learner the method of continuing the Business, and transferring the Balances from one Ledger to another; and, while the Theory or the Art is explained to the Learner by Definitions and Rules; the Work exhibits a view of the most approved Forms of arrangement in *Modern Practice;* so that he may be at no loss how to proceed when placed in the Counting-house.

These are the principal points which, in the opinion of the Author, a proper *Elementary* and *Practical* Treatise, for the use of Schools, should contain; and this opinion is the result of several years experience as a public Teacher, joined to former practice in the Counting-house.

The Introduction on Merchants' Accounts, it is presumed, will be exceedingly useful to the pupil: for, while the form and method of drawing out the several Accounts which usually occur in business are explained to him, the *Engraved Specimens* will improve his handwriting, and inspire him with a taste for neatness and accuracy.

The Queries and Exercises which are subjoined to the Work, are intended to impress upon the mind of the Learner the principal points in the *Theory* and *Practice* of the Counting-house; and the Author can assert, from experience, that the attentive Student will derive the greatest advantage from them.

The Author will only farther observe, that he hopes the present Work, as a School-Book, will be found peculiarly useful in explaining the principles of the Art, and preparing the Learner for the practice of the Counting-house: and, with its merits and defects, he submits it, without arrogance or timidity, to the decision of the candid and experienced Teacher.

MERCANTILE ACADEMY,
Glasgow, November, 1812.

DIRECTIONS FOR USING THIS WORK.

The Author has been requested to give a few Directions how this work should be taught in Schools.

If the Learner have only the Retail line of business in view, the Set by Single Entry may, in general, be sufficient. In order to improve the Learner's hand-writing, the teacher should have a neatly-written Day-Book for him to copy. When he has transcribed the Day-Book, and checked the calculations, he is to proceed to form the Ledger, and take a Balance.

After he has finished this Set, he may peruse the Introduction, as far as it respects the making out of Bills of Parcels, drawing of Bills, Notes, and Receipts.

In teaching Book-keeping by Double Entry, the chief point is, to convey to the Learner a distinct idea of *Dr.* and *Cr.* and of the application of these terms in the Ledger. For this purpose he ought carefully to peruse the second and third Chapters, while he is writing the Waste-Book* given in pages 34—44. He may reserve the opposite or right-hand pages for the Journal; as, by having always in view the Transactions of the Waste-Book, he will more easily perceive the reason of the Journal entries. After he has transcribed the Waste-Book, he may Journalise a month's Transactions, in the same manner as in the printed copy, and then post them into the Ledger, and so on with the other two months. When he has posted all the Transactions, he may make a *Trial Balance*, agreeably to the Specimen given in page 47. When he has done this, he is next to prepare the *Profit and Loss*, and *Balance Accounts*, the results of which will agree with the specimens given in page 46.

He may next proceed to form the same Transactions into a Set with *Subsidiary Books*, agreeably to the method which follows in the Work. After he has written and journalised the Subsidiary Books, he should post the Ledger, and close the Accounts; when he has done this, he may begin Set C. which is a continuation of the same business, and includes the transactions of a Commission Trade. This Set the Learner will only form with Subsidiary Books, according to the specimens given in pages 104—130, without copying the *Waste-Book*.† To this Set he may have either a new Ledger, which will show him how the several Balances are transferred from the old Books to the new ones, or he may allot in the former Ledger a sufficient space under each Account, to contain the entries of this Set also, and this will shew him how the Balances are brought down, and the entries continued in the same folios.

After the Student has finished this Set, he may peruse the Introduction relating to Bills, Notes, Receipts, and Accounts. These will tend to elucidate several entries in the Sets which he has gone through. When he has perused these with attention, and knows how to draw them out, he may proceed to copy the Letters respecting *Drafts and Remittances—Advice of Goods being shipped, and rendering Account-Sales.* The *several Accounts* should be annexed to these Letters, and should be folded and addressed, and the Bills drawn and indorsed as in real Business. Set D. is intended to complete the Course. The Subsidiary Books are not given, because by this time the Student may be supposed to understand how to write and journalize them; and because the principal difficulty in keeping the Books of a Copartnery, is the division of the Profits or Losses, stating the Partner's Accounts, and closing the Books. A knowledge of all these particulars may be obtained by attentively perusing the Journal, and Posting and Balancing the Ledger.

The Queries and Exercises annexed to the Work are intended to be answered by the Learner during the Course. From five to ten *Queries* may be given him each day, according as they are difficult or easy.

If the Learner sufficiently understands these Exercises, he will be enabled to acquit himself with ease and propriety, when placed either in the Shop or in the Counting-house.

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* If the pupil's time be very limited, he may omit transcribing the Waste-Book, and journalise from the printed copy.

† The Subsidiary Books may be bound as follows:—The *Cash* and *Bill* Books in one binding; the *Invoice* and *Sales* Books, in one; and the *Day Book* by itself.

REMARKS ON TATE'S BOOK-KEEPING.

SINCE the publication of the first Edition of this Work, a Tract has made its appearance, entitled, "An Introduction to Merchants' Accounts, or Commercial Book-Keeping," by W. TATE, a Teacher in London. This is the production of a person ignorant of the Principles, and who has little knowledge in the Practice of Book-keeping, or the method of Teaching it. This is evident from the indigested plan of the Work, and the many *injudicious* entries in his *Journal*; as well as the want of proper *Definitions* and *Rules*, and of a regular gradation from the more simple to the more complex Transactions.*

Mr. Tate, in his Preface, says "If the execution of this design should be found as judicious as the *materials* are correct, with which the system has been formed," &c. By his materials being correct, our Author cannot allude merely to the calculations, as far as these can be checked, as any boy who understands the common rules of arithmetic could easily have made them so; we presume, therefore, he means, that the transactions are applicable to real business; or, as he tells us, "they have actually taken place." That such transactions may have occurred, in some kind of business or other, we shall grant; but that they are "correct models, proper to be introduced into a School Book, as exhibiting the general practice of business," we deny. It is however admitted, that Mr. Tate's "materials are as correct" as his execution, or method of arranging them, is "judicious."

From a perusal of Mr. Tate's "Memorandums of Transactions,"† it ap-

* As an instance of our Author's vanity or egotism, the pronoun *I* occurs in his Preface upwards of fifty times!!! And the story he has clumsily foisted in, respecting the Partner of a large mercantile concern, "having requested him to examine his Books," is not a little singular. It is not very probable, that a person so ignorant of Accounts, as Mr. Tate represents this partner to have been, should, after seeing his *MS. Copy*, have requested him to examine the Company's Books, because we think it was impossible he could have understood Mr. Tate's arrangement, so as "to render it instantly used." But, be this as it may, the surprise excited in our Author, on examining this Merchant's method, was certainly not little; for he informs us, that "the formation of the Journal was accomplished as far as *July*, but the Ledger of the *whole year* was not even opened." Did Mr. Tate expect to see the writing of the Ledger farther advanced than that of the Journal? This certainly would have excited as "great surprise" in the Partner himself, as in Mr. Tate. The way in which this story is brought in, as well as the manner in which it is related, tends greatly to invalidate its truth. We believe it to have had no existence in fact, but founded on a circumstance which Mr. Booth records in his Introduction to his Book-Keeping. But, granting there is some truth in his relation, it only shews, that our Author had considered one of his *Pupils* as the Partner alluded to, and supposed himself in a Merchant's Counting-house, while he was in Cateaton Street Academy, where it seems the Pupils are directed to have one Book *six months* advanced, before another is begun; (*Vide his Directions, page* xviii). The above story, "I think I may say, is unfortunately" chosen, to shew Mr. Tate's abilities "to complete the Mercantile Education of Young Men."

† It would be injustice to deny our Author the merit of originality, at least, in the Titles of some of his Books; as, when he calls *The Waste-Book*, "Memorandums of Transactions," a title we believe adopted no where, but at Paul's Head Chambers, No. 5, Cateaton Street.

But it seems Book-keeping is not the only subject which Mr. Tate has treated in a manner peculiar to himself. On "Commercial Arithmetic," he has displayed equal *originality* and ability. And as he concludes his Preface to his Book-Keeping by saying, "he dismisses it with confidence to the decision of the Public, *whose liberality he has before experienced*," I have no doubt but that his hopes will be realized, for "the acceptable service he has rendered the Commercial World," &c.; for it would certainly be injustice to withhold from him the same *liberal encomium* which the *Eclectic Reviewers* so justly bestow upon his Arithmetic. These Reviewers, on examining the merits of that Work, remark, that Mr. Tate's "plan is certainly *new*; but we dare not call it *improved*, because we have not yet learnt, that improving a system and rendering it worse are synonymous expressions." They conclude thus, "But we cannot dwell longer on such a work, its dullness, its blunders, and its pedantry, depress our spirits" &c. See *Eclectic Review* for August, 1809, vol. v. p. 778.

pears, that the principal distinction between these, and the transactions to be found in preceding Writers, is, that Mr. Tate seems to have been frequently in the practice of borrowing and lending money; and, what is worse, of negotiating bills for the *accommodation* of others—a circumstance which sometimes occurs in business, but which should be avoided as much as possible, and therefore the frequent repetition of such transactions was improper. It is to be noticed, that, in recording the transactions of borrowing and lending money, our Author has only in one instance* supposed *Interest* to be allowed;—for which, to make a proper entry, is the only difficulty in stating such transactions. But Mr. Tate has not only multiplied such transactions, which, from their nature, should have been sparingly introduced into a School Book; but, he has omitted others of great importance. These we will notice in speaking of his Ledger; and from the difficulty attending the balancing of them, were absolutely necessary, to render his Work a proper Text-Book for Schools.

Before we examine the Entries in his JOURNAL it may not be improper to make a few remarks on some of his *Subsidiary Books.*

The *Cash-Book* is the first in order. In extending his transactions to twelve months, Mr. Tate has destroyed the appearance of a Cash-Book, by the few entries in each month. The omission also of a date to the monthly *Balances*, though recommended by Mr. Tate, is certainly very improper. It is contrary to a maxim in Book-Keeping, that no entry should be without a date, because the date constitutes its validity in a Court of Law.

The *Bill-Books*, given in page 59—63, are exceedingly defective, and even incorrect; and, although Mr. Tate considers his publication to contain "Correct" precedents for the Counting-house as well as Schools, yet, in BILLS RECEIVEABLE, he has given no columns for the *Drawer—Payer—Place—Date—Term*, and *where Payable*. In BILLS PAYABLE, he has likewise omitted columns for the *Place—Date—Term—where Payable*, and *to whom Paid*. Besides, his Bill-Books, as well as the other Subsidiary Books, have no column or figure of reference for the Journal entry.†

The Book which he calls "The Waste-Book" is, exactly, a *Journal* of all transactions, except the "*Cash* and *Bills*." "It is really surprising, that a person who asserts," as Mr. Tate does, that he has been "engaged from an early period in life, in completing the Mercantile Education of young men," should be so ignorant, as not to know, that the principal difficulty with any Learner, is, to acquire a knowledge of *Dr.* and *Cr.* so as to enable him to journalize the transactions in the *Waste-Book*. Mr. Tate, by expressing the Entries in the style of *Dr.* and *Cr.*, or, in other words, *journalizing* them, has performed the Scholar's task, and left him nothing to do, but to transcribe these into the JOURNAL, and this, it seems, is the "superior and liberal manner!!" in which Book-keeping "is taught at the *Finishing* Academy, Cateaton Street."

We shall here notice a farther proof of our Author's want of experience in Teaching. At the foot of page xii, speaking of my Journal, formed according

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* *Vide* page 55. Cash-Book, 20th of November. By *Interest* paid Coles and Co 1*l.* 8*s.* 6*d.*

† Of *his Bill-Books*, our Author himself says, in page 56, that they "contain Columns for only a few, but those, indeed, the most important particulars," &c. Why has he not given the necessary columns for recording the several circumstances of the Bills? Because, says he, "had my Bill-Book contained all that are requisite in Business, it would have greatly increased the labour of forming it;"—a very sufficient apology, indeed, for such an important omission in a Work entitled, "An Introduction to Commercial Book-Keeping, for the Use of Counting-houses!!!"

From the titles "The Bills Receivable *Book*," and "The Bills Payable *Book*," it may be inferred, that our Author recommends two separate *Bill-Books* to be kept.

to the ITALIAN METHOD, he says, "it is almost a disgrace for any Teacher now to let his Pupils imbibe such ideas of arrangement." Although the Italian Method (by three Books only) is now seldom used by Merchants, yet, as it exhibits to the Learner the most connected view of the nature of *Dr.* and *Cr.*; unfolds the general principles of Book-Keeping, and prepares him for understanding the *Practical arrangement*, it certainly ought to be taught as an *Introductory Set.*

In *Purchases* and *Sales*, our Author is the first we recollect to have seen, to have made a *deduction* for a payment promised at a future period. No authority can sanction such a practice.* It may be further remarked, that the *Terms* of credit are invariably omitted. Surely, a Book which is supposed to contain the original entry, should be so full and explicit as to contain the necessary information.

On the 3d April, our Author has given a singular entry. He states to have received from Thomas Jackson, of Manchester, *An Account Sales of Cottons*, before we are informed of any *Consignments* being made to him!! Even in his "Memorandums of Transactions," he has taken no notice of such a circumstance! Surely it was at least necessary to take a "Memorandum" in some of his Books when these Cottons were consigned to Jackson! But, probably, this is one of the improvements which Mr. Tate believes he has made!!

The JOURNAL comes next in course. It is a singular circumstance, that the methods of journalizing, given in *Notes*, pages 33—45, are invariably preferable to those in his Journal; from which we may justly infer, that the former are the production of an abler hand, who favoured Mr. Tate with these, after seeing his Journal in MS.

As instances of Mr. Tate's incorrect choice of *Drs.* and *Crs.* the following entries may, in the mean time, be mentioned. Jones and Co. on the 16th April, and Parker and Co. on 6th and 10th May. Who, but our Author, would have thought of carrying a sum paid for *mending bags*, &c. to the credit of COTTONS, when that account was not debited for such charges, as he has done in the former of these entries; and the sum he has charged for Commission in the two last, to the *Account of "Charges,"* instead of *Commission*, or *Profit and Loss.*

In the last six months, farther examples occur of improper Journal entries, particularly in the *Shipments* and *Insurances*. In journalizing the Insurances, Mr. Tate has adopted a method which requires *two* statements in the entry, where *one* only was necessary.‡ And in the Shipments, he has carried the "Combining Principles" so far (much farther than Mr. Booth§) as to "com-

* To place the absurdity of following such a mode in a proper point of view, let us suppose, (what in several instances occur in business,) that Thomas Smith, who is the first to whom a *Discount* is allowed, should, either from insolvency or some other cause, not pay at the stipulated time, we ask Mr. Tate, would Thomas Smith be entitled to the discount taken off his account? Or, suppose that, instead of Smith paying in one month, he gives his Note at a longer period; in either of these cases would not another entry be necessary to be made at his account, by debiting him for the discount, or difference, according to the term of the Bill? Perhaps Mr. Tate's reason for thus deducting the discount, was to avoid the only difficulty in such transactions, that of making a proper entry for the discount at settling.

Vide 11th and 14th February, and 23d October. The method adopted by our Author, necessarily makes the *Account of Goods* incorrect. In the above four instances, the *Discounts* between the Purchases and Sales, amount to above 20*l.*

‡ *Vide* 11th July, 16th and 20th August, 20th, 24th, and 26th Sept. 8th Oct. and 7th, 8th, and 10th November.

§ From the numerous instances of improper entries which are to be found in Mr. Tate's Journal, it is surprising he should censure Mr. Booth, a Writer of great experience

bine" the "*Commissioners of Customs*" and "*Commissioners of Excise*" with the purchasers of Goods (see page 90.) Is this a "correct precedent for the Counting-house?"

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and ability, and for the very thing of which Mr. Booth is not so faulty as himself. Dr. Kelly likewise comes in for a share of his animadversions; but even the Doctor's principal fault he has not avoided, namely, in debiting the Account *of Charges, instead of Consignments.*

Mr. Tate has thought proper also to criticise my "Elements;" no doubt, to justify the publication of his own system. I beg the Reader's indulgence while I reply in this note to his objections.

In page 10 of his Preface, our Author accuses me of "having disguised the principles of this practice (Single Entry) and he thinks I might have done better, &c." In my opinion, the above sentence, as it is expressed, does not contain one glimpse of meaning. But, from Mr. Tate's explanatory observations on Single Entry at the conclusion of his Book, I think it may be inferred, that, by "disguising the principles" of this branch of the science, he means, that I have not, like himself, posted some Entries by *Single*, and others by *Double Entry*; or, in other words, jumbled Single and Double Entry together. It may not be improper to elucidate our Author's method of *Single Entry*; and here we may observe, that, Mr. Tate, seems aware of its difficulty to be understood, by concluding his work with it; for he recommends, that *his Single Entry* should not be attempted till after the pupil has finished one Set by Double Entry, (see page xix.) This is saying, in other words, that *Single Entry*, or that the business of a retail shop, (to which Single Entry is only applicable) is more difficult to record, than the extensive and diversified transactions of a Merchant, or Agent in Inland and Foreign trade. Every Writer upon this subject, who deserves to be consulted as an authority, has agreed, that the LEDGER, when kept by *Single-Entry*, contains only *Personal Accounts*, and these posted either from a DAY BOOK, or a WASTE BOOK. But, by our Author's *valuable discovery*, he has shewn us, that he can make his Ledger contain not only Personal Accounts, but also those subsidiary to Profit and Loss; such as *Private Account, Charges*, and *Interest*, and *post these*, if required, *by Double Entry*; and, what is not the least remarkable, he has also shewn us, that no *Profit and Loss Account*, by his method, is necessary; although he has used the title of that Account at closing the *Stock, Charges*, and *Interest* Accounts.

Our Critic observes, that "When the transactions chiefly consist of those upon Commission, where the entries are numerous, and particularly *Foreign Trade*, the Ledger is usually kept by Double Entry, with the assistance of a Journal." It certainly would have been more correct had he said, the Ledger *must always* be kept (if properly kept) by *Double Entry*; for it was impossible to keep it by *Single Entry*. But, indeed, from the specimen of *Single Entry* which he has given, he could make it answer either for *Inland* or *Foreign Trade*. Who but our Author would have thought of *posting* his Ledger *daily* from his *Cash-Book, Bill-Books*, and what he calls his *Waste Book*, merely to save the trouble of opening four additional accounts, viz. *Cash, Bills Receivable, Bills Payable, and Cottons*, and then calling this *Single Entry!!!* for, in fact, with the exception of the above four accounts (for he has retained all the nominal or fictitious ones) his *Single Entry* is nothing else than sometimes *Single*, and sometimes *Double Entry*.

Mr. Tate, in his observations upon Single Entry, writes much, and says little, for the substance of his four pages may be comprehended in a few lines thus: *I post my Ledger daily from the Cash-Book, Bill-Books, and Waste-Book; sometimes by Single and sometimes by Double Entry, as the transactions require it; but I have opened no Accounts for* CASH, BILLS, *and* GOODS; *although, by avoiding these Accounts, I must confess, I lose the principal* CHECK *upon the posting of the Ledger, in detecting errors and other omissions, which Double Entry alone discovers, where the above Accounts are opened.* However, I have *retained all the Nominal or Fictitious Accounts, except* PROFIT AND LOSS, *which, by my new way of Single Entry, is unnecessary, as I do not "disguise the principles of my practice."!!!*

I am not a little at a loss, even to conjecture, what description of *Inland Merchants* our Author has been indebted to for his information, when he asserts, that in *Inland Trade* "the Ledger is *most commonly* kept by *Single Entry*." The absurdity of this assertion can only be equalled by another of our Author's, where he says, "Either by *Single* or *Double* Entry the *Journal* may be used."—Such a method of Single Entry may be taught at the Cateaton Street Academy, but certainly not adopted by any "of the well-informed Mercantile characters in London."

But to return to our Author's animadversions on my Work; he says, I have followed great authorities in the theory of Book-keeping; among these Mr. Langford is men-

In closing our Remarks on his JOURNAL, we have to observe, that our Author has omitted the necessary explanation, or narration, in the entries, so as

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tioned. Mr. Tate, it seems, can quote writers, before reading or understanding their Preface; for Mr. Langford is no Author on Book-Keeping. His Treatise, as he tells us, is compiled from Mr. Mair's first edition, which was published in 1736; a work which Mr. Mair himself considered as obsolete, and therefore, in 1768, (32 years afterwards) recomposed and enlarged it.

In the same page Mr. Tate asserts, I have made the payment of the Shipping Charges and most of the Importation Charges, "the day the Goods are shipped or arrive." Whether is this ignorance or wilful misrepresentation? for, in Set D. the reverse is the case; but, granting this had been invariably true, the principle or method of entry is the same, and therefore of little consequence in a School Book; besides, as my Sets are extended only to three months, it was necessary to bring many of the transactions to a close sooner on that account. Such circumstances, however, are as likely to happen as some of those which our Author has recorded. As for instance, his purchase of Merchandise on the same day on which the Goods are shipped, which, in most cases, is impracticable; (see page 68.)

He next says, "some faults are peculiarly my own, such as not giving my agents abroad *credit* for the goods they *purchase*." Surely, Mr. Tate cannot here mean as he expresses himself; for the reverse would have been proper. Our Author next asks the following ignorant and ridiculous questions. How would I manage, if the Goods were lost? or if, by my directions, they were consigned to some other part of the world than where I reside? From the construction, however, of the first question, he has rendered the answer indefinite. Let him first tell, whether or not he supposes the Goods to have been insured; for he ought to have known, that the answer, in the case of *Insurance* and *Non-insurance*, is very different. In the former case, he had recourse upon the underwriters for the sum insured—in the latter instance, he had nothing to look for, either from shipper or underwriter; and therefore the entry in his Books required to be stated very differently. In answer to his second question; surely I could not defer making an Entry, in the expectation of *receiving Goods which I had ordered to some other part of the World than where I reside*; and therefore I did not need to defer making a proper Entry, longer than I was furnished with the Invoice and Bills of Lading. If Mr. Tate cannot comprehend such a case, he will find an example to the point, in page 51 of my book; where, if he places me in the room of the person who orders the Goods, namely Richard Conder, it may probably throw some light upon the subject to him; but, if this example be not intelligible to him, volumes written upon the subject would be to no purpose.

Mr. Tate next says, "he is *not a little at a loss* how to account for the principles upon which Dr. Kelly and I conduct our copartnership transactions." From the manner in which Mr. Tate has stated similar transactions in his Books, I am not surprised at this; for he has given unequivocal proofs that he knows little of the subject, as shall be presently shewn.

Next, our Author, in speaking of my plan of entering the Charges paid upon Consignments, talks about "its being impracticable to make that discrimination between Charges paid on Goods, whose *Account Sales are*, and *are not made and entered*, without which" he tells us, "the same Account is *liable* to being twice debited for the same amount." To the first of these objections, namely, where the *Accounts Sales are made up*, nothing less than either a wilful mistake, or the most unpardonable want of attention, could lead a person into the objection complained of; as well might Mr. Tate have complained of the chance of debiting, instead of crediting, an Account, or *vice versa*; or carrying a sum to a wrong Account entirely, as every one knows, that *want of attention* may be equal to *the grossest ignorance*. As for his second objection, where the Account Sales are not *made up* and *entered*, the possibility is certainly still less; for, if these are not *entered*, how is it possible that "the same Account is liable to being twice debited for the same amount?" But, surely, when he could reason so, Mr. Tate did not understand what he was asserting; for it is to my method alone, that the objections started cannot apply.

Whether am I to accuse Mr. Tate of ignorance, or wilful misrepresentation, when he talks in the following manner: "To Mr. M.'s second plan, the objections are still more forcible. Thus, if the not-accounted-for Charges, paid in any one Bill, belonged to a dozen different sorts of Goods; the entry in the Cash Book would be *split* into a dozen different parts." Had Mr. Tate possessed any candour or discernment, he would never have made such an assertion, after what I have stated in page 27 of my Work, namely, "When the Consignments consist of a great number of Articles, we prefer opening only one *General Account*, entitled *Sales on Commission*," instead of *Separate Accounts* for each

to make them intelligible.* The No. of the Bills which he pays, or of which he receives payment, or discounts, are every where omitted! "May I enquire" why Mr. Tate, in journalizing his Bill-Books, affixes the No. of the Bills which he *receives*, or *accepts*, and, (contrary to every other person,) not the No. of those of which he disposes or pays? Is not the No. in the one case, as necessary as in the other?

Article, (see also what is said upon this subject in page 168.) But, why suppose a dozen different sorts of Goods, when only four appear in the set alluded to?

The following is a striking instance of Mr. Tate's dullness, or want of discernment, although, to illustrate my meaning, an example is given, in order that any School Boy might be at no loss. "Mr. M. (continues our Critic) says, the adjustment of the Ledger Account should always be done when any of the Goods on Consignment are sold." "What!" (he exclaims) "if there were a hundred and fifty Consignments of the same Goods (mark that) sold in a year, would Mr. M. have the same number of Balances of the Account of Goods in the Ledger? and how would he act, if his Ledger were not closely posted up?" Does Mr. Tate require to be told, or will he understand it when he is told, that the Set alluded to in my Book, is journalized MONTHLY; and consequently should five hundred Consignments of *the same Goods* be sold in a year, instead of "a hundred and fifty," no more than a Balance for each month in the year would be necessary, even granting all the improbabilities, not to say impossibilities, that our Author has supposed could happen. See pages 168, 179 and 198. He next asks, and, how would I act, if my Ledger was not closely posted up? I answer, this could only possibly happen where the Books had been kept upon the *same plan* as that followed by our Author's London "partner of a large Mercantile concern," or that adopted by himself in journalizing the Consignments and Shipments *singly*; or, where he recommends that the JOURNAL should be written up for six months, before the LEDGER be opened; none of which I approve, and therefore my Ledger could not but be CLOSELY POSTED UP.

If our Author's assertions may be relied upon, he has made a wonderful discovery in adding up his *Bill Books*. He says, "by not adding up my Bill Books, I exhibit no *check* upon the *amount of my* Journal Entries;" consequently, by having these added, a *check* upon the amount of the Journal Entries *is obtained*. If our Author means only the amount of the Entries of Bills Receivable and Bills Payable in the Journal, he may be believed, as the same check could be obtained at one glance of the eye, whether the Bill Books were added or not. But, to assert generally, that, by having the Bill Books added, *a check* is thereby obtained *upon the amount of the Entries in the Journal*, is a doctrine which we believe Mr. Tate will not find even the most *credulous* in London (perhaps his pupils excepted) so ready to swallow as he seems to imagine. But, with the same propriety, why does Mr. Tate not add up his *Waste Book*? It would seem, from the above assertion, that the Entries he has made in this Book do not affect the *amount of his Journal Entries*.

This Author seldom quotes any authority for his assertions; and, as I have already shewn, little dependence can be placed on his word alone. I challenge him to point out the *Foreign Agency Accounts* in my Book to which he alludes, when he says, I exhibit the same confusion found in the two preceding Writers; (Booth, and Dr. Kelly.) But it is not improbable, from our Author's knowledge of the subject, that what appears *clearness* to others, is "confusion" to him.

In the same page, he enquires, "Why, in taking a *General Balance*, I do, in common with every other Writer, transfer the amount of House Expenses, to the debit of the Profit and Loss Account?" I answer, that, although the amount of the former Account be not properly Loss, yet it has the same effect in diminishing the Stock; and, to preserve the Stock Account entire, as well as to follow the practice of the first Accomptants, it is placed to the debit of Profit and Loss: and, although it introduces an article on the debit side, and thereby diminishes the difference of that Account, no inconvenience follows, because the Title by which the entry is distinguished, must lead any person to make the proper estimate. The difference of the *Charges Account*, if Mr. Tate had entered such Articles as properly belonged to it, should, for the same reason, be carried to the Stock Account, as it also affects our Net Capital.

* Among many others which might be mentioned, compare the entries of the 14th, 19th, and 22d November, in his Journal, with those in his Sales and Waste-Books, where the words "Net proceeds of the article, the quantity and time they become due, should have been mentioned.

In the Directions for using his System, Mr. Tate recommends the Journal to be written up for *Six months*, before opening the Accounts in the Ledger.

This shews great inexperience in teaching, to recommend the Journal to be written more than one month, till that month's transactions be posted into the Ledger; because it facilitates the Learner's progress in journalizing; as, from this practice in posting the Ledger, he must sooner understand the nature of the entries on the *Dr.* and *Cr.* sides of the Accounts. And, instead of opening the Accounts in the first instance, till Profit and Loss, as he recommends, (which, by the bye, does not occur in our Author's Ledger till taking a Balance) we would advise Mr. Tate to desire his Pupils to open the Accounts only as these occur in the Journal Entries: because, when placed in a Counting-house, they may not have a *printed Ledger* to copy from, which, it seems, is the practice at the "Finishing Academy!!!"

We now come to his LEDGER, and here it may be observed, that the only novelty in the arrangement of this Book, is the singular manner of opening the Accounts; and the no less singular Titles which he has given to some of these. In page 96, our Author tells us, "where the Title can be divided into two parts, the first part is contained on the *Dr.* side, and the second on the *Cr.* side;" and, what is no *less important* to be known, he next informs us, "where the title contains only one word, as *Cash* or *Charges*, the word *Account* is written on the *Cr.* side!!" as if the other Titles, which wanted this additional word, were any thing *less*, or the latter any thing *more*, than Accounts.*

We have next to notice a most important omission in our Author's Book, an omission which sufficiently shews Mr. Tate has no idea what a proper Text Book should contain. Is it not remarkable, that he should be so lavish of his censures on other writers, and yet his own Work contain no ACCOUNTS OF PROPERTY: such as *Houses, Ships*, &c. on which Money has been paid and received, and which to estimate their value, at taking a *Balance*, is attended with considerable difficulty to every Student? Nay, what is singular, none of his *Balances* exhibit any Goods on hand, where only any difficulty could occur. I may here, with great propriety, apply to Mr. Tate his own language, and say, "he has cut up his Transactions, so as to very well fit his theory, and then sent them forth as the real practice of business:" For he has been careful either to omit the most important and difficult transactions, or to shew his absurd statements of those he has given in the most advantageous point of view: such as

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* We have already observed, Mr. Tate is fond of originality, no matter whether it be useful or not: of this the following novel Titles and superfluous Accounts, will afford an additional proof. He has adopted the less expressive Title of:

PRIVATE ACCOUNT—for *Family*; or *House Expenses*.

PETTY CASH—quite unnecessary, *Charges* entered Monthly being preferable.

THREE PER CENTS.—instead of *Funded Property*, which would have embraced every kind of Stock, but, by our Author's "combining" method, he must have had an Account for each kind.

SALES ACCOUNT—instead of *Sales on Commission*, which would have embraced all Sales on Commission. But our Author's is not correct, as it applies equally to the Sales of Goods upon his own Account, such as *Cottons*. (See "Elements," page 28, *Note*.)

COMMISSIONERS OF CUSTOMS—COMMISSIONERS OF EXCISE—for *Debentures*. From the Titles here adopted by our Author, it would seem he considers the *Commissioners* as individuals, accountable to him for the Bounties and Drawbacks! Is "splitting" *one* Account into *two*, on the "combining principle?"

In page 27, Mr. Tate says, that the *Stock Account* and *Private* Account "are often combined in one Account, opened in your own name." He ought to have added, but this method is only followed by those who know little of Book-keeping; but probably he wished to recommend it, otherwise, why mention such plans of arrangement, as only ignorance could suggest or follow?

exhibiting no Consignments on hand, upon which money has been advanced, either at the opening or closing of his Books. Also, by closing all his *Adventures homeward*, the fallacy of his method of entering the *Insurances* and *Charges* paid upon these, does not so obviously appear.*

Before concluding, we shall make an observation on his method of "forming the Balances,"† because, although the plan is not his invention, he has taken much merit to himself, at the conclusion of his Preface, by adopting it. The best Accomptants have agreed, that every entry in the Ledger should be posted from the Journal; because the entries arising from closing the Ledger in the *Profit and Loss* and *Balance Accounts*, require a Journal entry, as well as any other. In many a Business, were the method adopted by our Author followed, the particulars of these Accounts would occupy many pages in the Ledger, which would be an awkward thing; and, at opening New Books, extremely inconvenient. Indeed, even in the few Accounts which he has exhibited, he has shewn much anxiety, in case of any mistake; for he has laboured at considerable length to explain the method he has followed.‡

To conclude, "It now remains with me to give" my reasons for extending my observations on a Work of so little merit as Mr. Tate's; and at the same time for replying to every objection which either his ignorance or vanity could suggest, from a perusal of my Work. In answer to the first, I have only to observe, that "I felt it a duty" to expose Mr. Tate's ignorance and presumption in publishing such a Work as he has imposed upon the public, which is only calculated to disseminate incorrect principles of Business and Book-keeping among those who may be so unfortunate as to adopt it for a guide. And in replying to his animadversions, justice to my own Work required, that I should repel his objections, which necessarily led me to expose his ignorance and misrepresentations.

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* Why does he not debit the *Adventure from Lisbon* in his Ledger for the Cost of Insurance, when that is effected, instead of debiting the Adventure only from the Sales-book, when the Goods are sold? To use his own language, I may ask him, "How would he manage" had the Goods been *on hand* at balancing? The Cost of *Insurance* stands at the credit of the Broker's Account, as it ought, but not at the *debit* of Insurance Account, as he has put it. By the absurd method he has adopted, he would have been under the necessity, at *balancing*, to carry the cost of the above Insurance as a *Balance* owing to him from the Insurance Account, instead of considering this charge (as he ought to have done) wholly belonging to the cost of the *Adventure*.

It may be added, that, upon the above *Adventure*, he has paid nearly £300 for Duty, Freight, &c. which he has also as improperly carried to the Account of *Charges*. The same objections apply to his *Joint Adventures homeward*, (see pages 84, 87, 89, and 92.) Such ridiculous statements sufficiently shew, that Mr. Tate has in truth "adopted for a general principle of arrangement, what is scarcely practicble" *in any instance*.

† In speaking of *Balances*, it may be observed, that our Author's ideas seem so contracted, as to have used the word *Balancing* only in the sense of making two sums equal, without knowing, that in Book-Keeping it also means, to place the amounts of the *Dr.* and *Cr.* sides of an account directly opposite to each other, by drawing a diagonal line through the vacant space of the side that requires it. This will account for the amounts of the *Dr.* and *Cr.* sides of the accounts in Mr. Tate's Ledger, (contrary to every Ledger I have seen) never being placed directly opposite to each other, when that is required, as in the above instances, and as they invariably ought to be. The same may be said of his *Cash Book*, *Sales Book*, and *Account-Current Book*.

It is remarkable, that not a single instance occurs, where *odd pence* have been supposed to have been retained, or allowed at a settlement, although very common in business; and which is attended, at balancing, with some difficulty to the learner. For instance, how unlike business has he stated the very first personal account in his Ledger, where *one penny* is supposed to have been received in a payment of 876*l.*

‡ *Vide* pages xix. xx. 96, and 146.

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No. I.

Forms of Receipts.

London 4th Jan.y 1809. Received from Mr. Andrew Burns, Twentyone Pounds fifteen Shillings in full of Furniture for Shop.

£21.15.0

William Binn.

See Cash Book pa. 17. when the payment took place.

Received 10th February 1809 of Mr. Charles Sheldon the Sum of One Hundred & Twenty Pounds Nine Shillings and Four Pence in full.

£120.9.4

Rich.d Goldsmith.

No. 11.

INLAND BILLS
Drafts

£110. 4/

London 7th Jan.y 1809.

Two months after date pay to my order
One Hundred and Ten Pounds, four Shillings. Value received

A.B.

Mess.rs John Howie & Co.
London.

Accepted. John Howie & Co.

No. 164.
See page 53 & 55.

£370. 1

Manchester 3.d Jan.y 1809.

Thirty one days after date pay Mr. Wm. Jones
or Order Three Hundred and Seventy Pounds, one shilling value rec.d

Edward Weston.

Mr. A.B.
London

Accepted. A.B. Payable at Le Ferre & Co.s
Bankers.
London.

No. 75.
See page 56 & 57.

INTRODUCTION.

IN this Introduction we are to explain the method of drawing out Receipts and Drafts, and such Accounts as usually occur in business. That the learner may the more readily comprehend the nature and use of these, they are selected from the transactions which compose Sets B. and C.

I. Receipts.

A Receipt is a written acknowledgment of having received a Sum of money or a Bill in the settlement of an Account. The usual form of drawing out these is exhibited in the following *Engraved Specimens*.

II. Inland Bills.

A Bill or Draft is a note on stamp paper given by one person to another, to pay to him, or to his order, a certain sum of money at a specified time.

In every Bill there are at least two persons concerned, the *Drawer* and the *Acceptor*. In the first draft *A. B.** is the drawer or holder of the bill, and *John Howie* and Co. are the acceptors or the persons who pay the bill when due. In the second draft, *Edward Weston* is the drawer, and *A. B.* the acceptor.

When the term of a Bill is expressed in months, *calendar* months are always understood. Thus if a Bill be dated the 1st January, and made payable at *one month* after date, the term or month expires on the 1st February; and if a Bill be dated the 29th, 30th, or 31st January, and payable at one month after date, the term expires on the last day of February, which in common years, is the 28th day, and in leap-years on the 29th.

When a Bill falls due on Sunday, or any holiday, it must be paid on Saturday, or day before. A Bill dated on a Sunday is not considered valid.

If a Bill be not payable at the place where the Acceptor resides, and no particular house be mentioned in the Bill for payment, it is proper to add to his acceptance the House at which he intends to pay it.

* A. B. is here understood to be the name of the learner, or *owner* of the books in the following Sets.

III. Foreign Bills of Exchange.

A Bill of Exchange is a written order from one person to another, requiring him to pay a certain Sum of money to a third person, or to his order, and that either on demand or at a specified time.

It is by means of Bills of Exchange, that money is usually remitted from one Country to another. There are generally four persons concerned in a Foreign Bill; two at the place where the bill is drawn, and two at the place of payment. Thus, for instance, A. of Amsterdam, owes to B. of London; and, instead of remitting the money in specie to B. he applies to C. residing at Amsterdam, to whom D. at London, is indebted. A. pays the money to C. and receives from him a Bill addressed to D. to pay the amount to B. or to any other appointed by him, who sends it to his correspondent B. with an order that the money be paid to him by D.

But it often happens, that only three persons are concerned, as in the first specimen; for example, R. Conder, residing at New York, and wishing to remit money to A. B. at London, and having George Kay owing him money in London, addresses his Bill to Kay, desiring to pay the sum therein mentioned to A. B. or to his order.

The term of a Bill varies according to the agreement of the parties, or the custom of the countries. Some Bills are drawn at sight, others at a certain number of days after sight, or after date; and some at *usance*.

Usance is the usual time at which Bills are drawn between certain places, such as one, two, or three months after date; and double or half usances, means double or half of the usual time. If the usance be one month, fifteen days are allowed for half usance.

Days of Grace, are a certain number of days granted after the term mentioned in the Bill is expired. These also vary according to the custom of the different places. Bills at sight, however, must be paid when presented.

The use of Bills of Exchange, and the manner of negotiating them, will be understood by the illustration of the second Bill.

To explain the Business transacted by this second Bill, it must be supposed that Holford, Rucker and Co. who reside at Hamburgh, have occasion to remit to London, and apply to Moses Reiss for a Bill on that place; Reiss agrees to supply them, and draws the Bill upon his debtor or banker Solomon Sheldon, according to the *Engraved form*. Holford, Rucker and Co. on receiving the Bill, pay the value to Reiss, and send it to their creditor, suppose A. B. of London, first writing on the back of the Bill

Pay Mr. A. B. or order,

Holford, Rucker & Co.

Foreign Bills.

£400 Stg

New York 20th Feb.y 1809.

Thirty days after sight, pay this my first of Exchange (second and third unpaid) to the order of Mr. A. B. Four hundred pounds Stg. value received

Mr. Geo Kay,
London.

Richard Conder.

Accepted 4th Apr. Geo. Kay payable at Kennington & Co.

No. 71

£150 Stg

Hamburgh 2nd June 1809.

At Usance pay to the order of Messrs. Holford Rucker & Co. One hundred and fifty Pounds Stg. value received and charge the same to the account of

Mr. Solomon Sheldon.
London.

Moses Reiss.

Accepted Sheldon payable at Ramsbottom & Co.

No. 181

Butler Sculp.t Cooper Sculp.t

which writing is called a special Indorsation or Indorsement. When A. B. receives the Bill, he applies to Sheldon, and requires whether he be willing to bind himself to pay it when due; Sheldon agrees to this, and writes at the foot of the Bill, *accepted Solomon Sheldon*, and delivers it back to A. B. who may either keep it till due, and demand payment, or transfer the property to another, by indorsing it again, and thus it may pass through any number of hands by successive indorsements.

Moses Reiss is called the *drawer* of the Bill, Holford, Rucker and Co. the *payees* or *indorsers*, A. B. the *holder* or *possessor*, and Solomon Sheldon, the *drawee* or *acceptor*.

Bills of exchange are mostly drawn in the money of the places where they are to be paid. If the sum be expressed in the money of the place where it is drawn, the *Rate* of Exchange should be mentioned; or it may be drawn payable at the Current Exchange, which, in that case, is settled between the parties, according to the rate which prevails when the Bill falls due.

As a security against accidents or delays, Merchants frequently make out three or four Bills at the same time, all of the same tenor and date, which are called a *Set of Exchange*. These are transmitted by different Ships or Posts, and when one of them is paid, the others are of no force.

In drawing the second Bill, write *my first and third not paid.*

In drawing the third Bill, write *my first and second not paid.*

When Merchants draw Bills on a House which they suspect may not be inclined to come under more obligations, or in case of an accident happening with the *drawee*, such as a failure or disappointment, it is common to write, either at the foot of the Bill or on a small piece of paper attached to it, *in case of need, apply to* (suppose) *Messrs. Ellis and Co.* their correspondents at the place of payment. This prevents the expence and loss of credit which arise from Bills being returned.

Bills from America and the East Indies, are generally made payable at so many days or months sight, on account of the uncertainty of their coming to hand at any fixed time. When a Bill is drawn after sight, as in the first *Engraved specimen*, the Acceptor marks the date of his acceptance, in order to fix the time of payment.

The incidents which Bills are subject to, after they are delivered by the Drawer, are *indorsement*, *acceptance*, *payment*, and *protest*.

1. *Indorsement* is commonly written across the paper on the back of the Bill, and against the end of the line. It is not necessary to mention the place and date; but if a Bill drawn in England, and also made payable there, be sent abroad in the course of business, an indorsement dated from a Foreign place has the effect to bring it under the regulations of Foreign Bills; whereas, if the indorsement be not

dated, the Bill, after it is sent back to England, carries no evidence of having been Abroad, and is considered as an Inland one. The possessor of a Bill may indorse it blank, by writing only his signature on the back of it; and the Bill, in this situation, may pass through several hands, and the last possessor may fill up the indorsement in his own favour; but it is not safe to send Bills by Post, unless the indorsements be filled up.

II. The *acceptance* is written at the foot of the Bill, as in the foregoing specimens. A Bill should be presented for acceptance as soon as it comes to hand; and if the person on whom it is drawn subscribes his name, or even any other writing which does not imply a refusal, it is sufficient to bind him for the payment. If he hesitate with regard to acceptance, the possessor may mark the date when it is presented, in order to fix the time of payment. In London, Bills are generally left at the House of the drawee for acceptance, and called for next day.

III. *Payment* of a Bill should be made exactly when due. In order to know when a Bill becomes due, attention must be paid to the usance and days of grace in different countries. In Great Britain and Ireland three days of grace are allowed. The following table shews the Usance and Days of grace, in Foreign Bills, with respect to London.

London on	*Usance.*	*Grace.*	*London on*	*Usance.*	*Grace.*
Amsterdam,	1 mo. date,	6 days.	Naples,	3 mo. date,	3 days.
Hamburgh,	1 mo. date,	12 ——	Genoa,	3 mo. date,	30 ——
Paris,	30 days date,	10 ——	Venice,	3 mo. date,	6 ——
Madrid,	2 mo. sight,	14 ——	Lisbon,	30 days date,	6 ——
Leghorn,	3 mo. date,	no fixed No.	Dublin,	*	3 ——

IV. *Protest*, is an indorsement, or writing, in favour of the holder of a Bill which is not duly honoured. If a Bill be refused acceptance when presented, or payment when due, it must be protested. The protest is taken by a Notary-public, in presence of two witnesses; containing a copy of the Bill; a relation, that acceptance, or payment, has been demanded, and refused; and for what reason, if any be assigned; and a declaration, that all parties shall be liable to the holder for the Value, with all costs. If the holder neglect to protest the Bill on the last day of grace, he loses recourse against the drawer and indorsers, and can sue the acceptor only for the payment.

Foreign Bills should be returned, with protest, in course of Post.

Inland bills may be kept fourteen days, but no longer.

* Bills drawn from London on Dublin are, generally, either at twenty-one days sight, or thirty days date; also at thirty-one days sight, forty-five days date, and sixty days date.

No. IV.

A Bill of Parcels

Mess.rs John Howie & Co.

London 4th Jany. 1809

Bought of A. B.

No. 20.	Water Twist	10 Bundles	@ 30/	£15	
" 21	d.o	20 d.o	30/9	30.15	
" 22	d.o	45 d.o	31/6	70.17.6	£116.12.6

(3. Months)

Vide Day Book B. page 19.

A General Account & Acknowledgment

Mess.rs John Howie & Co.

London

1809 To A. B. Dr.

Jany. 4th	To Cotton Yarn — Bill at 3 mths as p Acco.t	£116.12.6
	Cr.	
Feby. 16th	By Your Acceptance of my Draft at 3 mths for A. B.	116.12.6

James Penman.

This is a Settlement of the above

An Invoice.

Invoice of 110 Barrels of Pot & Pearl Ashes, shipped on board the Francis D. Braine Master, for London, by order of Mr. A. B. Merchant of that place, for his Account & Risk, and to him consigned.

			Cwt qr lb	
AB 1 to	65 Barrels Pot. wt.		165.3.20	
		Tare 1/8	20.2.27	
		Net	145.0.21	
		@ 6 dol 40 cents is		929.20
	45 ditto Pearl. wt.		110.2.–	
AB 66 to	110	Tare 1/8	13.3.7	
		Net	96.2.21	
		@ 7 dollars is		676.81
		Dollars		1606.01

Charges

Cooperage, Cartage & Wharfg.		57.80
Entry Bond & Bills of Ladg.		7.50
Commission 2 1/2 p. Cent	41.78	107.08
Dollars		1713.09

Exchange @ 4/6 is £385.8.11.

Errors Excepted.

New York 7th Decr. 1808.

Richard Conder.

Lib. Day Book B 18 Jan. page 49.

Butler Scrip. — Cooper Sculp.

The holder of a Bill, when he is to pay it away, indorses it, by writing his name on the back of it; and every indorser is liable for the fate of the Bill. The person to whom a Bill is made payable, must be the first indorser. This transference may be continued through any number of hands; and in case the Bill, in the event, should prove bad, it generally retreats in the same way it advanced; at least, in the way of courtesy. The holder, or last indorser, demands Principal and costs of the one who preceded him, from whom it is presumable he had the Bill, and so on to another, till it reaches the drawer, who is finally accountable. In case of diffidence, however, the holder may sue all the preceding indorsers and drawer together.

IV. Bills of Parcels.

A Bill of Parcels is a Note of the quantity and value of goods sold, which is delivered to the Purchaser, by the Seller, along with the goods.

When the Account is a copy of Goods sold at the time, the expression is, *Bought of A. B.*; but if it be for goods sold at a former period, make it *Dr. to A. B.* or *To A. B. Dr.*

When the articles are sold at one time, the place and date is written at the top of the account, as in the *Engraved specimen*; if not, the different dates are placed in the margin.

When an Account is to be settled either by *Cash* or *Bill*, a receipt is granted at the foot, in which the manner of settling it is expressed. If a partial payment be made, it is placed under the Account, and substracted. If several partial payments be made, they are short-extended, and their sum substracted.

In making out an Account of Goods formerly sold, it is sufficient to express only the date and sum of each Bill of Parcels; and refer, for particulars, to the Account which was sent with the goods at the time of purchase: this is called a General Account. *See the Engraved specimen.*

V. Invoices.

An Invoice is an Account of Goods sent off generally by sea, either in consequence of an order from the Person to whom they are sent, and at his risk, or consigned to him for sale at the risk of the Owner.

It will be observed from the *Engraved specimen*, that the Title or preamble, contains the name of the Vessel and of the Master, place of destination, and the name of the Person to whom the Goods are sent, and at

whose risk. An account is next given of the quantity and value of the Goods, with the marks, exhibited on the margin. The Charges at shipping are added to the cost of the goods; and if there is Commission due for purchasing and shipping the goods, it is generally charged on this sum.

If Insurance be effected by the Person who ships the Goods, he charges a small allowance, generally ½ ℘ Cent. on the sum insured. This sum, in order to cover the Premium and other expenses in case of loss, is allowed to be something more than the value at risk.

When an Agent or Shipper of goods, charges what is called the *Long price*, he either deducts the Drawback from the sum of the Invoice, or gives his correspondent credit for the same when he receives it; but, when he only charges the *Short price*, he keeps the Debentures, or drawbacks, to himself. When he receives a Certificate of the landing of the goods at the destined port, he is entitled to receive the drawback.

It is common for an Agent, when he purchases a Cargo on Commission, to transmit the several Shop-keepers and Tradesmen's *Bills of Parcels*, for his employer's satisfaction; in which case it is sufficient to express the sum of these in the Invoice, and refer for particulars, to the Bills of parcels.

Merchants usually prefix the words, *Errors Excepted*, to their signature, in every Account which they subscribe, that they may have it in their power afterwards to correct errors, if any be discovered; and they prefix any farther limitation, or fuller explanation of the import of their Subscription, if the nature of the business require it. The clause or clauses used for this purpose, is called the *docket*.

If it be intended, that the Account shall be absolutely settled, so as to exclude all revisal or alteration, this intention must be mentioned in express words in the docket; for though the words *Errors Excepted* be wanting, it will be considered as an omission, and will not prevent the party injured by the errors from correcting them.

VI. Account Sales.

An Account Sales, is an account of Goods sold on Commission, and drawn out by the Agent to whom they were consigned, to be sent to his Employer. It contains the quantity and value of the goods sold, the Charges attending the Sales, the Agent's Commission, and the Net proceeds.

In the specimen of the sale here given, we first specify the quantity, price, and amount of the goods sold; next the various charges incurred by the Sales. The Commission is charged on £. 287 13*s.*, the

No. VI.

An Account Sales

Sale of 200 pieces of Linen received by the Union O'Hara from Dublin on Account of James Forbes & Co. of that place

Broun Linen	No 1	20 pces @ 23/9	23	15	–
	2	15 ..... 24/6	18	7	6
	3	25 ..... 26/9	33	8	9
	4	17 ..... 28/3	24	0	3
	5	23 ..... 30/6	35	1	6
	6	25 ..... 27/9	34	13	9
	7	30 ..... 30/6	45	15	–
	8	15 ..... 31/9	23	16	3
	9	30 ..... 32/6	48	15	–
		200 pieces	287	13	–
Charges					
Freight & Landwaiters Fees		7.3.9			
Cartage & Porterage		–.16.10			
Wharfage & Housing		15.6			
Warehouse rent & Insurance against Fire 1/8 p.Ct		7.3			
Commission & Guarantee 5 p.Ct		14.7.8	23	11	–
To Messrs. James Forbes & Co. for Net proceeds due 23d Sept.			£ 264	2	–

Errors Excepted

London 20th May 1809.

A.B.

See page 120

Current with A B London Cr.

180			
Ja. Ashes p. Francis due 7 Mar	385	8	11
your bill on Kay ....26 Apr	400	–	–
Mash recd from H. Watt	200	–	–
Blake on Lees ....due 28 June	150	10	–
Forbes on Mills .....18 July	250	–	–
return of Premm on £650			
Nt £1 pr Cr. Pr. Fanny	6	10	–
Net Proceeds of 20 Bales			
tton p Fanny due 23rd Sept.	702	19	5
Jno			
£	2095	8	4

Account Cr.

Ja. 8. 11 to June 30th ..... 115 da.	6	1	5
Ap. – – " do 76	2	1	7
Mc. – – ..... do 65	3	11	3
Ju. 10. – – do 2	–	–	10
Balance carried to Acct. Curt.	8	19	7
Errors Excepted			
London 30th June 1809	£20	14	8
A. B.			

Account in Ledger C: Page 158

gross amount of the goods; and the difference betwixt this sum and £. 23 11*s*. the amount of charges, is the Net-Proceeds, or what is due to the Employer.

The form of making out an Account Sales is various. Some enter the charges on the first or left hand page; and the quantity, price, and value of the goods, on the second or right hand page, in the manner of Dr. and Cr. The difference then of the two sides exhibits the Net-Proceeds. Others rule the Account with a number of columns for the particulars; as the date of the sale, the purchaser's name, the quantity and quality, the price, and the value of the goods; but though the forms are different, all tend to the same object, that of ascertaining the *Net Proceeds*.

When an Agent guarantees the debt, it is neither usual nor necessary for him to mention the names of the purchasers, in the Account Sales which he sends to his correspondent; for in that case, it is a matter of indifference to his Employer to whom the Goods are sold; besides, it unnecessarily lays open his business to his employer. *Vide Engraved Specimen*.

If the Goods be sold on credit, and the debts at the risk of the Proprietor, the Agent, in rendering an Account Sales, should be careful to insert the clause, *Bad debts Excepted*, in the docket; otherwise, in strictness, he becomes accountable for the same; but if the Agent takes the risk of recovering the debts, and charges an extra commission for doing so, or if the goods be sold for cash, that clause is not inserted.

The duty of an Agent is to procure the best intelligence of the state of Trade at the place where he resides; of the quantity and quality of Goods in the market; their present prices, and the probability of their rising or falling; to pay exact obedience to the orders of his Employers; to consult their advantage in matters referred to his discretion; to execute their business with all the dispatch that circumstances admit; to be early in his intelligence, distinct and correct in his Accounts, and punctual in his correspondence.

VII. Accounts Current.

An Account Current contains the state of our transactions with any person, drawn out in a plain circumstantial manner, disposed in the form of Dr. and Cr. on opposite pages.

It requires a knowledge of the principles of Book-keeping to understand fully the nature of an Account-Current. We have only to notice at present, that in making out this Account, all the particulars are set forth as expressed in the Journal, and Subsidiary books, and

where the collective term *Sundries* occurs in the Ledger, every reference is supplied.

In calculating Interest on Accounts Current, the usual method is to compute the Interest, first on the sums of the Dr. side, and then on those of the Cr.; reckoning the time from the day on which the Sums became due, to the time of settlement. We then subtract the Sum of the interest on the one side from that of the other, and the difference £. 8 : 19 : 7, being on the Dr. side, is the interest due by *Richard Conder*. *Vide Engraved Specimen.*

II. METHOD.

									Dr.	Cr.
			Dr. Side of the Account.							
1809.	Jan. 1.	To	£. 237	12	4	for	181 days		43043	
	April 20.	To	150	0	0	—	71 ——		10650	
	May 28.	To	923	13	10	—	33 ——		30482	
	June 13.	To	371	17	7	—	17 ——		6322	
	July 18.	To	250	0	0	—	18 ——	disct.	4500	
	Sept. 23.	To	663	6	11	—	85 ——	disct.	56384	
			Cr. Side of the Account.							
	Mar. 7.	By	£. 385	8	11	for	115 days		.....	44326
	April 15.	By	200	0	0	—	76 ——		.....	15200
	—— 26.	By	400	0	0	—	65 ——		.....	26000
	June 28.	By	150	10	0	—	2 ——		.....	301
									151381	85827

By this second Method we multiply the Sums by the respective number of days, reckoning the time as formerly, and extend the products of the Dr. side in one column, and those of the Cr. in the other. The difference 65554, when divided by 7300, gives the interest as before.*

Of these two methods of calculating interest on Accounts-Current, we prefer the second, because it is more expeditious, the interest being calculated only on the difference of the products, which reduces the whole to one division.

Men of business, who follow the first method of computing interest, generally use *Interest Tables:* the want of expertness in calculation may require such helps; but we would not recommend to young people the assistance of Tables of any kind, excepting those of Compound Interest and Annuities. Those who have the resolution to reject Tables of Calculation, soon acquire a facility in figuring, which seems almost incredible to those who have not made the experiment; and this facility will not be confined to the calculation of interest alone, but will extend itself to every other branch of Business.

* In setting down the products, the *Shillings* in the product are neglected when below ten, and one is added to the pounds, when they amount to ten or upwards.

PART I.

BOOK-KEEPING, BY SINGLE ENTRY.

GENERAL PRINCIPLES AND RULES.

BOOK-KEEPING is the art of recording the transactions of Persons in Business, in such a manner as to exhibit a distinct view of the State of their affairs.

The mode of keeping Books may be varied according to the peculiar nature of the Business; but there are, properly speaking, only two methods, which differ materially from each other; namely, Book-keeping by *Single Entry* and by *Double Entry*.

Single Entry is the most simple and concise method, but it is imperfect, as it contains personal accounts only. The Ledger, kept on this plan, affords to the owner a knowledge of what debts are due to him, and of what he owes to others, but it exhibits no account of the quantities of Goods bought and sold, nor of the Stock in hand. This mode of keeping Books is best adapted to Retail business, in which the articles sold are small and numerous.

The principal Books used by Shop-keepers, are a DAY-BOOK, and a LEDGER,* the forms of which are exhibited in the following specimens, pages 5 and 10.

The DAY-BOOK, records every transaction by which new Debts are contracted, or former ones discharged. The entries may be made either in the style of Dr. and Cr. as *Joseph Crosby, Cr. George Bernard, Dr.* as in the specimen first page; or in common language, as *Bought of Joseph Crosby,* and *Sold George Bernard.*

The following Rule will direct the Learner in distinguishing Dr. and Cr. in any transaction.

The Person who *receives any thing* is Dr. *and the Person who gives or delivers any thing* is Cr.

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* Besides the above two Books, a CASH-BOOK is generally kept for entering money *received* and *paid*; and in order that the *Cash on hand* may be checked as often as necessary.—A specimen of this Book is given pages 16 and 17.

When Bill transactions are frequent, a Book of *Bills Receivable and Payable* will also be necessary for entering Bills *Received* and *Accepted*. When these are negociated or paid, the persons concerned are then debited *to*, or credited *by* Cash from the Day-book.

Thus, if you sell Goods to any person on credit, he being the *receiver*, is Dr. for the value; and when he pays you for them, he being the person who *gives*, is Cr. By the same rule, the person from whom you purchase Goods on credit, he being the *deliverer*, is Cr.; and when you pay him for them, he being the *receiver*, is Dr.

The LEDGER* contains an account for every person of whom goods are *bought*, or to whom goods are *sold, on credit*; where the articles for which he is accountable to you, and those for which you are accountable to him, are placed on opposite pages, of the same folio: the Dr. articles on the left, and Cr. articles on the right-hand page, in order to shew the state of every person's account at one view.—The difference between the Dr. and Cr. sides is called the *Balance* of the account.

Directions for Posting and Balancing.

To post the Ledger, first open an account for every person occurring in the *Day-Book*, and allot such a space as you may think sufficient for subsequent entries. The Titles of the accounts should be written in a half text hand, and entered in an Index.† Then debit or credit the person for the amount as stated in the Day-Book: that is, write the date of the entry on the margin, and say *To Goods*, or *Cash*; or *By Goods* or *Cash*, as the case may be, insert in the folio column the page of the Day-Book from which you are posting, and the sum in the money column.

When the space allotted for any person's account is filled up, it must be transferred to another folio. Either the sum or difference of the two sides may be inserted in the new folio.

In order to strike a General *Balance*, take the difference of every account, and collect into one sum the several Balances due to you; to which add the Cash in hand from the Cash-Book, and the value of the Goods unsold taken by an Inventory.‡ From this sum deduct the amount of the several Balances owing by you, and the *difference* will be your Net Stock, or the clear value of your property. This, compared with your former Stock, will shew the *Gain or Loss* on the Business since last Balance. *Vide* the Balance Account in the following Ledger, page 2.

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* Some Shop-keepers have their Ledger ruled with two sets of money columns on the same page; the one for extending the sums of the Dr., and the other for the sums of the Cr. Others, when the business is extensive, keep two Ledgers, one for the Drs. or those to whom they sell, called the *Retail Ledger*, and the other for the Crs., or those from whom they purchase, called the *Wholesale Ledger*.

† The method of entering accounts in an Index, is explained page 30.

‡ *Vide* foot of page 3 of the Day Book.

DAY-BOOK

A.

BEGINNING MONDAY, JANUARY 2D, 1809,

AND

ENDING TUESDAY, FEBRUARY 28TH, 1809.

DAY-BOOK (A).

By Single Entry.

LONDON, 4th JANUARY, 1809.

(1)

*		L.	s.	d.
1	*Joseph Crosby*, London, *Cr.* By Haberdashery, as *per* Bill of Parcels.....		3.	0
	6			
1	*Edward Dunkin*, Manchester, *Cr.* By Amount of Sundry Goods, as *per* B. P.....	57	5	6
	11			
1	*George Bernard*, London, *Dr.* To 25 Yards Irish Linen, at 4s. 6d. *per* yard.....	5	12	6
	14			
1	*Miss Gordon*, Blackburn, *Dr.* To 1 pair Black Silk Stockings, at 15s.....L. 0 15 0 3 pairs White ditto.....14s.....2 2 0	2	17	0
	16			
1	*William Fenton*, London, *Dr.* To 2½ Yards Superfine Cloth, drab, at 20s. 6d.....L. 2 11 3 3¾ ditto.....blue, at 24s.....4 10 0	7	1	3
	18			
1	*Miss Gordon*, *Dr.* To 7½ Yards Flowered Silk, at 15s.....	5	12	6

* This Column refers to the folio of the Ledger, where each account is posted.

LONDON, 20th JANUARY, 1809.

					L.	s.	d.
1	*Lady Derby, Dr.*						
	To 2 large Silk Shawls,	at 60s.	L.6	0 0			
	3 large Silk Handkerchiefs,	5s. 6d.	0	16 6			
	1 Parasol,	31s. 6d.	1	11 6			
					8	8	0
	21						
2	*Thomas Edwards*, York, *Cr.*						
	By Broad Cloths, as *per* B. P.				24	19	6
2	*Miss Linwood*, London, *Dr.*						
	To 5 yards fine Velvet,	at 21s.	L.5	5 0			
	3 yards Satin,	15s. 6d.	2	6 6			
	10 yards Silk Lace,	14s.	7	0 0			
					14	11	6
	23						
2	*Richard Stanley*, London, *Dr.*						
	To 1¼ yards superfine blue Cloth,	at 23s.	L.2	3 1½			
	2½ woollen Cord,	10s.	1	5 0			
	2 Kerseymere,	10s. 6d.	1	1 0			
	¾ Quiltings,	10s. 6d.	0	7 10½			
					4	17	0
	27						
1	*Lady Derby, Cr.*						
	By Cash, in full				8	8	0
	27						
2	*Henry Rawson*, London, *Dr.*						
	To 15 yards green Baize,	at 2s. 5d.	L.1	16 3			
	33 Sheeting	1s. 8d.	2	15 0			
			4	11 3			
	Received on account		3	0 0			
					1	11	3

LONDON, 4th FEBRUARY, 1809.

						L.
2	*Thomas Edwards, Dr.*					
	To a Bank Bill, remitted him in full	L.23	2	0		
	Discount allowed by him	1	17	6		
						24
	5					
2	*Francis Bulmer*, London, *Dr.*					
	To 6 yards superfine blue Cloth, at 20s.	L.6	0	0		
	8 ditto drab ditto 20s. 6d.	8	4	0		
	6 Sarsnet 10s.	3	0	0		
						17
	6					
2	*Richard Stanley, Cr.*					
	By Cash in full	L.4	12	0		
	Discount allowed him	0	5	0		
						4
	10					
3	*Joseph Crosby, Dr.*					
	To Cash paid him in full	L.31	0	0		
	Discount allowed me	2	10	0		
						33
	16					
2	*Pringle & Fletcher*, London, *Cr.*					
	By Sundry Goods, as *per* B. P.					50
	22					
3	*Nicholas Rowe*, Leeds, *Dr.*					
	To 75 yards Russia Sheeting, at 2s 3d.	L.8	8	9		
	50 Serge 2s. 11d.	7	5	10		
	Packing	0	2	5		
						15
	26					
1	*Miss Gordon, Cr.*					
	By Cash received in full	L.8	5	0		
	Abated	0	4	6		
						8

LONDON, 3d MARCH, 1809.

		L.	s.	d.
1	*George Bernard, Cr.* By Cash, in full	5	12	6
	6			
1	*Edward Dunkin, Dr.* To a Bank Post-Bill, remitted him on Account	25	0	0
	10			
1	*George Bernard, Dr.* To 25 yards Dowlas, ... at ..... 1s. 6d. ..... L.1 17 6 30 ..... Diaper, ... 1s. 4½d. 2 1 3	3	18	9
	15			
2	*Francis Bulmer, Cr.* By Cash, received, on his Account, from J. Rainey, ...	10	0	0
	20			
3	*Peter Wrangham*, Bristol, *Dr.* To 6 pairs Cotton Stockings, ... at ..... 4s. 0d. ..... L.1 4 0 6 ..... Thread ditto ..... 4s. 9d. ..... 1 8 6 7 ..... Kid Gloves, ... 3s. 0d. ..... 1 1 0 6 Hats, at 8s. 10s. 6d. 12s. 14s. 16s. 17s. 3 17 6	7	11	0
	22			
2	*Francis Bulmer, Dr.* To 1 dozen Chip Hats, at 3s. 5s. 7s. 8s. 6d. 10s. 6d. 15s. 17s. 19s. 21s. 23s. 24s. 6d. 26s. each	8	19	6
	25			
2	*Henry Rawson, Dr.* To 20 yards Lawn ..... at ..... 8s. 6d. ..... L.3 10 0 23 ..... Gauze, ... 2s. 0d. ..... 2 6 0 6 pairs Women's Hose, ... 3s. 6d. 1 1 0	6	17	0
	28			
3	*Nicholas Rowe, Cr.* By 25 yards Russia Sheeting, returned ..at 2s. 3d. .. L. 2 16 3 Cash received in full, ... 12 1 0 Discount allowed him 0 19 9	15	17	0

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TO LEDGER A.

BY SINGLE ENTRY.

Fol.

B

Bernard, George 1
Bulmer, Francis 2
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C

Cresby, Joseph 1

D

Dunkin, Edward. 1
Derby, Lady 1

E

Edwards, Thomas 2

F

Fenton, William 1

G

Gordon, Miss. 1

Fol.

L

Linwood, Miss 2

P

Pringle & Fletcher 2

R

Rawson, Henry 2
Rowe, Nicholas 3

S

Stanley, Richard 2

W

Wrangham, Peter 3

			fol.	L.	s.	d.
1809.		Dr. JOSEPH CROSBY,				
Feb.	10	To Cash, &c.	3	33	10	0
		Dr. EDWARD DUNKIN,				
March	6	To a Bank-Post Bill	4	25	0	0
	31	To Balance, carried to new Ledger	1	32	5	6
				57	5	6
		Dr. GEORGE BERNARD,				
Jan.	11	To Goods	1	5	12	6
March	10	To ditto	4	3	18	9
				9	11	3
		Dr. MISS GORDON,				
Jan.	14	To Goods	1	2	17	0
	18	To ditto	1	5	12	6
				8	9	6
		Dr. WILLIAM FENTON,				
Jan.	16	To Goods	1	7	1	3
		Dr. LADY DERBY,				
Jan.	20	To Goods	2	8	8	0

			fol.	L.	s.	d.
1809.		*London.* Cr.				
Jan.	4	By Goods	1	33	10	0
		Manchester. Cr.				
Jan.	6	By Goods	1	57	5	6
		London. Cr.				
March	3	By Cash	4	5	12	6
	31	By Balance, carried to New Ledger	1	3	18	9
				9	11	3
		Blackburn. Cr.				
Feb.	26	By Cash, &c.	3	8	9	6
		London. Cr.				
March	31	By Balance, carried to New Ledger	1	7	1	3
		of Derby. Cr.				
Jan.	26	By Cash	2	8	8	0

			fol.	L.	s	d.
1809.		**Dr. THOMAS EDWARDS,**				
Feb.	4	To a Bank Bill, &c.	3	21	19	6
		Dr. MISS LINWOOD,				
Jan.	21	To Goods	2	14	11	6
		Dr. RICHARD STANLEY,				
Jan.	28	To Goods	2	4	17	0
		Dr. HENRY RAWSON,				
Jan.	27	To Goods	2	1	11	3
March	25	To ditto.	4	6	17	0
				8	8	3
		Dr. FRANCIS BULMER,				
Feb.	5	To Goods	3	17	4	0
March	22	To ditto	4	8	19	6
				26	3	6
		Dr. PRINGLE & FLETCHER,				
March	31	To Balance, carried to New Ledger	2	50	15	0

			fol.	L.	s.	d.
1809.		*York.* Cr.				
Jan.	21	By Goods	2	24	19	6
		London. Cr.				
March	31	By Balance, carried to New Ledger	2	14	11	6
		London. Cr.				
Feb.	6	By Cash	3	4	17	0
		London. Cr.				
March	31	By Balance, carried to New Ledger	2	8	8	3
		London. Cr.				
March	15	By Cash	4	10	0	0
	31	By Balance, carried to New Ledger	2	16	3	6
				26	3	6
		London. Cr.				
Feb.	16	By Goods	3	50	15	0

			fol.	L.	s.	d.
1809.		Dr. NICHOLAS ROWE,				
Feb.	22	To Goods	3	15	17	0
		Dr. PETER WRANGHAM,				
March	20	To Goods	4	7	11	0
		Dr. BALANCE.*				
March	13	To George Bernard, due to me Fol.	1	3	18	9
		To William Fenton, ditto	1	7	1	3
		To Miss Linwood, ditto	2	14	11	6
		To Henry Rawson, ditto	2	8	8	3
		To Francis Bulmer, ditto	2	16	3	6
		To Peter Wrangham, ditto	3	7	11	0
		Amount of debts due to me.	...	57	14	3
		To Goods, &c. in Shop, as *per* Inventory, Page	14	83	6	2
		To Cash in hand, as *per* Cash Book, Page	17	271	1	0
		Total of Debts, Goods and Cash.	...	412	1	5

* See *Directions* for *Balancing*, page xx.

			fol.	L.	s.	d.
1809.		*Leeds.* Cr.				
March	28	By Cash and Goods returned, &c.	4	15	17	0
		Bristol. Cr.				
March	31	By Balance, carried to New Ledger	3	7	11	0
		BALANCE. Cr.				
March	31	By Edward Dunkin ..... due to him ..... Fol.	1	32	5	6
		By Pringle & Fletcher ..... ditto.	2	50	15	0
		Amount of debts owing by me.		83	0	6
		By Cash in hand at the commencement of my Business, as *per* Cash Book		300	0	0
				383	0	6
		*Net Gain in three Months.**		29	0	11
				412	1	5

* See *Check* on the following page.

INVENTORY OF GOODS IN SHOP,

31st MARCH, 1809.

		L.	s.	d.		
Children's Handkerchiefs	2 dozen and 2 at 8s. 6d.	0	18	5		
Cambric ditto	1 ——— 4 18s. 6d.	1	4	8		
Muslin, Green Ground	12 yards 1s. 8d.	1	0	0		
Superfine Cloth, Blue	7 ——— 16s. 0d.	5	12	0		
Cotton Stockings, White	12 pairs 3s. 9d.	2	5	0		
Silk ditto	5 ——— 10s. 6d.	2	12	6		
Silk Velvet, Green	15 yards 15s. 0d.	11	5	0		
Flowered Silk	20 ——— 13s. 0d.	13	0	0		
Satin	17 ——— 12s. 0d.	10	4	0		
Lace	10 ——— 11s. 0d.	5	10	0		
Kerseymere	10 ——— 7s. 0d.	3	10	0		
Quiltings	5¼ ——— 6s. 6d.	1	14	1½		
Sheeting (Russia)	25 ——— 1s. 0d.	1	5	0		
					60	0 8½
FURNITURE in Shop, as *per* account paid Wm. Binn		21	15	0		
Fire Irons and Fender		1	10	6		
					23	5 6
					£.83	6 2½

CHECK.

On the preceding Balance.

	L.	s.	d.		L.	s.	d.
Amount of CHARGES *per Cash-Book*	19	15	10	Amount of GOODS SOLD *per Day-Book*			
DISCOUNTS.				——— do. for Cash	111 2 0		
Allowed to me... 4 7 6					41. 5 10		
——— by me.. 1 9 3						152	7 10
	2	18	3	——— do ... *on hand*		60	0 8
	16	17	7			212	8 6
NET *Gain*	29	0	11	Deduct amount PURCHASED		166	10 0
	£.45	18	6	WHOLE *Gain*.....£.		45	18 6

In the above CHECK we collect on one side, the amount of the SALES from the *Day-Book*, as also those from the *Ready-money and Retail Sales-Book*, given in page 13, and from the amount of these, we subtract the amount of the PURCHASES,—the difference, consequently, is the *Whole or Gross Gain*, when the amount of the *Sales* exceed that of the *Purchases*, as in the above instance. Against this, we oppose the *Charges* attending the business, taken from the *Cash Book*; and the *Discounts* allowed to, and by you as stated in the Day-Book. The difference between this sum and the other side must be equal to the *Net Gain*, if free from error.—See preceding page, *Net Gain*, 29 0 11, as above.

1809.			Paid.			
Jan.	7	Postage of a Letter	0	0	9	
	12	1 Stone Moulded Candle	0	14	0	
	16	A Waggon Coals	1	1	0	
	20	Postage of Two Letters	0	2	8	
		Entered per Cash-Book	—	—	—	1 18 5
Feb.	4	Carriage of Goods	0	13	9	
	10	Postage of a Letter	0	1	6	
	16	Porterage of Goods	0	0	10	
		Entered per Cash-Book	—	—	—	0 16 1
March	4	Porterage of Goods	0	0	6	
	14	Carriage of Goods	0	10	3	
	20	Postage of Letters	0	2	9	
	26	Porterage of Goods	0	0	10	
	29	Carriage of Goods	0	5	9	
		Entered per Cash-Book	—	—	—	1 0 1

☞ Month. The Petty Cash-Book is added up, and the amount expended is arried to the credit side of the Cash-Book. Thus, in the month of January, the um expended as above is 1l. 18s. 5d. which we carry to the credit side of the ash-Book at the end of that Month, as in the following Cash-Book, and so of the ther Months.

* The above is a Specimen of a PETTY CASH-BOOK, which will be sufficient to shew the Learner how such a Book is kept. At the end of each, see above.

1809.		Dr. CASH.	Received.		
Jan.	1	To Stock for Money in hand this day	300	0	0
	27	To Henry Rawson, received in part	3	0	0
	31	To Ready-money Sales, received this month	16	1	2
			319	1	2
Feb.	1	To *Balance*, from last month	289	13	6
	4	To Lady Derby, received in full	8	8	0
	6	To Richard Stanley, received in full	4	12	0
	26	To Miss Gordon, received in full	8	5	0
	28	To Ready-money Sales, received this month	10	9	6
			321	8	0
March	1	To *Balance*, from last month	262	14	11
	10	To George Bernard, received of him	5	12	6
	15	To Francis Bulmer, received to account	10	0	0
	28	To Nicholas Rowe, received in full	12	1	0
	31	To Ready-money Sales, received this month	14	15	2
			305	3	7

		Cr. CASH.	Paid.		
1809.					
Jan.	4	By Furniture for Shop, paid Wm. Binn, *per* Account.	21	15	0
	6	By Fire Irons and Fender	1	10	6
	31	By Petty Charges, paid this month	1	18	5
		By House Expenses, . . do	4	3	9
		By *Balance* in hand, carried to next month	289	13	6
			319	1	2
Feb.	4	By Thomas Edwards, paid him in full	25	2	0
	10	By Joseph Crosby, paid him in full	31	0	0
	28	By Petty Charges this month	0	16	1
		By House Expenses . . do	3	15	0
		By *Balance*, to next month	262	14	11
			321	8	0
March	6	By Edward Dunkin, paid him on Account	25	0	0
	22	By Stationary Account, paid Crosby	2	10	0
	31	By Petty Charges . . this month	1	0	1
		By House Expenses . . do	5	12	6
		By *Balance*, in hand	271	1	0
			305	3	7

RETAIL AND READY MONEY SALES BOOK.*

Date.		Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Weekly.		
								L.	s.	d.
1809. Jan.	4	0 0 0	0 15 4	0 10 9	0 12 10	1 2 0	0 13 3	3	14	2
	11	0 9 4	0 11 2	0 0 0	1 10 0	1 4 6	1 1 4	4	16	4
	18	0 15 2	0 0 0	1 2 0	0 17 0	0 19 3	1 3 2	4	16	7
	25	0 0 0	0 0 0	0 12 2	0 16 4	0 4 0	1 1 7	2	14	1
		January 31st—Entered *per* Cash Book						16	1	2
								L.	s.	d.
Feb.	1	0 5 2	0 0 0	0 14 1	0 7 9	0 13 2	0 0 0	2	0	2
	8	0 0 0	0 10 6	0 9 3	0 15 6	0 0 0	1 2 6	2	17	9
	15	0 8 4	0 0 0	0 19 6	0 14 2	0 6 4	0 11 9	3	0	1
	22	0 0 0	0 0 0	0 12 4	0 6 11	0 17 3	0 15 0	2	11	6
		February 28th.—Entered *per* Cash-Book..... ...						10	9	6
								L.	s	d.
March	1	0 4 1	0 7 2	0 16 10	0 0 0	0 14 4	0 17 9	3	0	2
	8	0 0 0	0 4 10	0 11 7	1 2 3	0 11 9	0 12 3	3	2	8
	15	0 7 3	0 6 2	0 13 4	1 6 0	0 4	0 10 6	3	7	5
	22	0 2 9	1 3 9	0 11 9	0 14 1	0 16 10	0 14 9	4	3	11
	29	0 0 0	0 4 10	0 16 -2	0 0 0	0 0 0	0 0 0	1	1	0
		March 31.—Entered *per* Cash-Book.....						14	15	2

* The above is a Specimen of a Ready Money and Retail Sales Book, which will be found very useful to those who wish to know the amount of the Sales drawn daily, weekly, and monthly. It is understood that the amount of the Cash drawn daily, is entered in the evening, and so of the rest, and may be carried to the Cash Book as often as is found convenient, although we have entered the amount received, monthly.

PART II.

BOOK-KEEPING BY DOUBLE ENTRY.

ELEMENTARY PRINCIPLES AND RULES.

THE method of Book-keeping by Double Entry is founded on very general principles, and is the most certain in its conclusions. By this method, for every sum entered on the Dr. side of any account, the same sum must be carried to the Cr. side of other accounts; and it follows from this, that an error cannot easily pass unnoticed, because the sums of the Dr. and Cr. sides must be equal. The Ledger, when properly kept, exhibits, in a clear and concise point of view, not only the debts due to, or by the owner, as in Single Entry, but the amount of the cash and bills, the amount of the purchases and sales, the value of the quantity on hand, and the gain or loss on each article or on the whole. This method of Book-keeping is therefore best adapted to extensive and complicated business.

The matter, which a merchant's Books should contain, may be reduced to the three following heads:

First, The Debts owing to him, and those which he owes to others.

Secondly, The Goods, and other property, belonging to him, at commencement of the Books; the amount sold, or otherwise disposed of; and the quantity and value still on hand.

Thirdly, His Stock or Capital at commencement, the profits he has acquired, or the losses sustained, and the amount of his stock at present.

The method of Book-keeping, which answers these purposes, must be on the principles of Double Entry; and the plan which exhibits these most clearly and concisely, is best adapted to the nature of the business.

CHAP. I.

Of the WASTE-BOOK, and the Subsidiary Books.

The Waste-Book records every transaction in business, which produces any alteration in the state of the owner's affairs. Formerly only one Book was used for this purpose, but modern practice divides this Book into the following:

I. The Invoice-Book, which contains the particulars of goods purchased.—This Book is usually made of blue or cartridge paper, on which the original Invoices are pasted, when checked.

Sometimes this Book is dispensed with, by having the original papers filed up; and only the seller's name, date, and amount of the purchase, entered in the Day-Book, as is done in the following sets.

II. The Book of Shipments, or Invoice-Book outwards, in which are entered an account of such goods as are sent off, either in consequence of orders from the person or company, to whom they are addressed, or consigned for sale.

III. The Day-Book, generally records the sales, or disposal of such goods as the merchant has on his own account, and every other transaction which cannot with propriety be entered in any of the other Books. Sometimes it contains the amount of the several purchases, and also of the shipments, with a reference to these books for particulars.

IV. The Account-Sales-Book, in which are entered the sales of goods consigned, and the other charges laid out, or incurred on them; as cellar, or warehouse rent, interest on money advanced, commission, &c. with the net proceeds ascertained.

Note. When any consignment is sold at once, or in lots at one time, it is best to enter the Sales as they are made in the Account-Sales-Book only; but where the sales are small, and made at different times, we think it preferable to insert them in the Day-Book, as they are made, with a distinctive mark on the margin. At the end of the month, or when the sales of the consignment are finished, collect them from the Day-Book into the Account-Sales-Book. It is proper that this Book contain the Account-Sales exactly in the form in which they are rendered to the employers.

V. The Cash-Book, on the left hand page, or Dr. side, are entered all sums of money received, and on the right-hand page, or Cr. side, all sums paid. This Book enables the Cash-keeper to check the money on hand as often as he finds it necessary, and it reduces the cash account in the Ledger to twelve lines, that is, one for each month in the year.

VI. The Bill-Book, in one part of which are entered all bills which the merchant receives, and, in the other, all bills which he grants or accepts. It is ruled with a number of columns for the different clauses of the bills; as the date, when received, or accepted; on whom drawn, or to whom granted; when and where payable; the sum of the bill, and the event, that is, whether paid, discounted, or protested.

The Books above described, when no others are kept, contain the materials from which the Journal and Ledger are composed, and therefore should be kept with the greatest precision and accuracy, and every calculation in them should be examined before it is journalized and posted; for a mistake in any of them must, of course, run through the Journal and Ledger.

Having thus given a brief description of the nature and use of the subsidiary books, which compose the Waste-Book, we shall next consider the Ledger, because, though the Journal comes before it in the order of writing, yet the Journal cannot be well understood until the nature of the Ledger be explained.

CHAP. II.

Of the LEDGER, and an EXPLANATION of the Accounts.

The Ledger collects together articles of the same kind under their respective heads; and for this purpose it is divided into several accounts, the Dr. and Cr. of each being opposite.

The accounts in the Ledger, when the Books are kept by Double Entry, may be distinguished into three kinds, answering to the three objects which a merchant's books should exhibit, as formerly mentioned.

First, PERSONAL ACCOUNTS:—A. B., or any person's account, contains on the Dr. the sums for which he is accountable to us, and on the Cr. the sums for which we are accountable to him. The Balance shews how much is owing.

The two accounts which follow, are kept to prevent the necessity of opening accounts for every person with whom we have transactions, which are settled by bills.

Bills Receivable, contains on the Dr. all the bills we receive for any debt owing us; and on the Cr. those of which we receive payment, or which we otherwise dispose of. The Balance is the sum owing us in bills in hand.

Bills Payable, contains on the Cr. the bills we accept, and on the Dr. those we have paid. The Balance is the sum we owe in accepted bills.

Secondly, REAL ACCOUNTS,—which are accounts of any kind of Property, such as Cash, Goods, Ships, Houses, Lands, or the like.

Cash, contains on the Dr., the sums of money we receive, and on the Cr. the money we pay. The Balance shews the cash on hand.

Goods, contains on the Dr. the amount of the purchases, and all charges; on the Cr. the sales, or other returns. The Balance, after valuing the quantity on hand, is placed on the Cr. and shews the gain or loss.

In general, Accounts of Property contain, on the Dr., the value of the property, and all expences laid out on them; on the Cr. the sales, or advantages arising from them, such as freights, rents, or the like. The Balance is the gain or loss, when the value of the property, or subject on hand, is added to the Cr.

Thirdly, FICTITIOUS ACCOUNTS,—which are those of Stock, and Profit and Loss.

Stock, is used instead of the name of the merchant or owner of the Books; on the Dr. is entered the amount of his debts at commencement, and on the Cr., the amount of his subject, or, in other words, the amount of the Cash, Goods, Debts, and other property, then belonging to him. The difference, therefore, shews his net Stock, or Capital, at that time.

Profit and Loss, contains on the Dr. every article of loss, and on the Cr. every article of gain. The difference when the several items arising from the closing of the Ledger accounts, are placed to their proper sides, shews the net gain or loss on the business.

To shorten and methodize the Profit and Loss account, it has been found convenient to open several subsidiary accounts, such as the following:

Charges,—on the Dr. are entered all expences paid or incurred on the business, which do not belong to any particular account; on the Cr., usually the sums we charge our employers for Warehouse or Cellar-rent, Postages, or the like.

For convenience, sometimes this account is first debited with the charges on shipments, and then credited for the same, as is done in the following sets.

House, or Proper Expences,—on the Dr. the sums of money, or the value of any thing else taken for private use. There is seldom any thing entered on the Cr.; but there may be part of a sum which was withdrawn, and not all expended at the time of closing the Books.

Interest,—on the Dr. all sums paid or incurred by us, for interest or discount on bills, or accounts in receiving a settlement; on the Cr. side, the sums for interest, or discount allowed us.

Commission,—on the Cr. are the sums we receive as an allowance for the trouble of transacting business for others. It is not usual to have entries on the Dr.; and if there be any, it must be commission which we owe to others; for instance, Bankers, on whom we may draw bills, charge a commission.

Insurance,—on the Cr. are entered the premiums we receive for effecting insurance for others; on the Dr. the losses sustained on the same. The Balance shews the gain or loss from being concerned in insurance.

Frequently, this account, is made Dr. for the sums insured with others, and Cr. when these sums are charged to the respective accounts on which they are due, and this is done in the following sets. The difference of all these subsidiary accounts is placed on the proper side of Profit and Loss.

When we have posted a few accounts into the Ledger, it will readily be perceived, that every sum which is entered on the Dr. side of the Books, is also entered on the Cr. side; and it follows from this, that, *If all the Accounts in the Ledger be added, the amount of the sums of the Dr. side will be equal to those of the Cr. side.*

CHAP. III.

Of the JOURNAL, and RULES for Journalizing.

The Journal contains an arrangement of the whole transactions in each month, with the Drs. and Crs. pointed out, that they may be easily posted into the Ledger.

The Rules for distinguishing Dr. and Cr. are inferred from the nature of the accounts in the Ledger. The following general rules will apply in all cases, whether in Personal, Real, or Fictitious Accounts.

I. PERSONAL ACCOUNTS.

The PERSON, *to whom* any article *is delivered* on credit, is Dr.
The PERSON, *from whom* any article *is received* on trust, is Cr.

II. REAL ACCOUNTS.

Every ARTICLE *bought*, or received, is.....Dr.
Every ARTICLE *sold*, or delivered, is.....Cr.

III. FICTITIOUS ACCOUNTS.

PROFIT and LOSS, { for every *loss*, is.....Dr.
for every *gain*, is.....Cr.

When any entry is to be made in the Journal, we must consider, to which accounts in the Ledger it is proper to be placed, both on the Dr. and Cr. sides. As the whole art of Journalizing consists in a proper choice of Drs. and Crs., which is reckoned the most difficult part of Book-keeping, it is proper to be more minute in the Rules; and that these may be easily referred to, we shall arrange them into distinct heads. We begin with the Journal-entries which occur at the opening of the Books.

First, For the INVENTORY of our Subject.

SUNDRIES, Drs. to Stock.
Cash, for the money in hand.
Goods, or other property, for the quantity and value.
Bills Receivable, for the bills on hand.
Personal Accounts, for the sums due to us on open accounts.

Secondly, For the LIST of our DEBTS.

STOCK, Dr. to Sundries.
To Personal Accounts, for the sums we owe on open accounts.
To Bills Payable, for our acceptances not due, nor paid.

I. CASH TRANSACTIONS.

CASH is Dr.....for every sum received.
CASH is Cr.....for every sum paid.

RECEIVING PAYMENT OF PERSONAL ACCOUNTS.

Cash Dr. to A. B. (the payer).

RECEIVING PAYMENT ON DISCOUNT.

Method 1st.* *Sundries Drs. to A. B.* (the payer).
Cash, for the net sum received, and
Profit and Loss for the discount.

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* When more than one method is given, the first is according to the Italian mode of stating the transaction, and the others to that followed, in the Sets in their order. Thus method second refers to set B. and so on.

Method 2d. *Cash Dr. to A. B.* for the net sum received,—then
Interest Dr. to A. B. for the discount, as stated in the Day-Book.
3d.* *Cash Dr. to A. B.* for the whole sum—and
Interest Dr. to Cash for the discount.

This last method of entering money *received* on *Discount*, is stated as if we received first the whole sum, and then returned the discount. The same method is followed, when we *pay* money on discount.

RECEIVING RENTS, FREIGHTS, &c. FROM ACCOUNTS OF PROPERTY.

Cash Dr. to the Property, from which they arise.

When rents, freights, or the like, are owing, it will readily occur to make the person accountable, Dr. instead of Cash; or, when any other article is received, to make the *Article received* Dr. to the Property.

RECEIVING MONEY, NOT ARISING FROM ANY ACCOUNT.

Cash Dr. to Profit and Loss, if it be a gain arising from the business, such as Interest received for Money lent—or,
Cash Dr. to Stock, if a sum which does not arise from the business, such as a Legacy received.

PAYING PERSONAL ACCOUNTS.

A. B. (the receiver) *Dr. to Cash.*

PAYING MONEY, ON DISCOUNT.

Method 1st. *A. B.* (the receiver) *Dr. to Sundries.*
To Cash, for the net sum paid—and
To Profit and Loss, for the discount.
2d. *A. B. Dr. to Cash*, for the net sum paid—and
A. B. Dr. to Interest, for the discount, as stated in Day-Book.
3d. *A. B. Dr. to Cash*, for the full sum—and then
Cash Dr. to Interest, for the discount.

PAYING CHARGES ON ACCOUNTS OF PROPERTY.

The Property Dr. to Cash, for repairs, duties, or the like.

If the *charge* be owing at taking a Balance, the *Property* is made Dr. to the *Person to whom it is due;* or if we discharge it by giving goods, the *property* is Dr, to the *article delivered.*

PAYING MONEY NOT CONNECTED WITH ANY ACCOUNT.

Charges, Dr. to Cash, for warehouse rent, or any other incidental charge.
House Expences, Dr. to Cash, for money drawn for private use.
Profit and Loss, or Interest, Dr. to Cash, if for interest on money borrowed or the like.

If any charge, such as Clerk's wages, Interest, or the like, be due at taking a Balance, the account of Charges, Profit and Loss, or Interest, is made Dr. to the person to whom it is owing.

* i. e. *Debit Cash to A. B.* for the whole sum, and *Credit Cash by Interest*, for the discount.

II. BILL TRANSACTIONS.

BILLS RECEIVABLE is Dr.....for all bills received.
BILLS PAYABLE is Cr.....for all bills accepted.

RECEIVING PAYMENT OF BILLS.

Cash Dr. to Bills Receivable, received payment of No.

PAYING BILLS.

Bills Payable Dr. to Cash, paid No.

DISCOUNTING BILLS.

Method 1st. *Sundries Drs. to Bills Receivable.*
Cash, for the net sum of bill No.
Profit and Loss, for the discount.
2d. *Cash Dr. to Bills Receivable*, for the sum of the bill.
Interest Dr. to Cash, for discount.

DRAWING AND REMITTING BILLS.

Method 1st. *A. B.* (to whom remitted) *Dr. to C. D.* on whom drawn.
2d. *Bills Receivable Dr. to C. D.* And then
A. B.....Dr. to Bills Receivable.

If we purchase bills for cash, to be remitted, we enter *A. B.* (to whom remitted) *Dr. to Cash*,—and when we pay away or indorse a bill, which we had entered, we make *A. B.* (to whom paid or indorsed) *Dr. to Bills Receivable.*

RENEWING BILLS.

First, If the bill be in our own hands.
A. B. (the accepter) *Dr. to Sundries.*
To Bills Receivable, for the sum of the old bill.
To Interest, or *Profit and Loss*, for the interest added to the new bill. And then
Bills Receivable, Dr. to A. B. for the new bill.

These entries suppose that interest is allowed for the time the bill is renewed, and included in the new bill. If the interest be paid in cash, enter *Cash Dr. to Interest*, or *Profit and Loss*, for the interest.

Secondly, If the bill be discounted or paid away.
A. B.....Dr. to Cash, when you pay his bill—and
A. B.....Dr. to Interest, or *Profit and Loss*, for interest—then
Bills Receivable Dr. to A. B. for the new bill.

In these entries, we have supposed, that interest is included in the new bill for the time it is renewed, as is usually done.

PROTESTING BILLS.

First, If the bill be in our own hands.
A. B. (on whose account it was received) *Dr. to Sundries.*
To Bills Receivable, for the bill.
To Charges, for expences of protest.

Secondly, If the bill be discounted or paid away.

A. B.....Dr. to Cash, paid his bill with expences—or

A. B.....Dr. to Sundries.

To C. D. (to whom the bill was given) for the amount of the bill, with expences paid by him.

To Charges, for additional expences paid by us.

III. PURCHASES AND SALES.

Goods are Dr. for all Purchases and Charges laid out on them.
Goods are Cr. for all Sales, or other returns arising from them.

Buying Goods.

If for cash.....*Goods Dr. to Cash.*
— on credit.....*Goods Dr. to A. B. the seller.*
— on bills.....*Goods Dr. to Bills Payable.*
— on indorsed bills.....*Goods Dr. to Bills Receivable.*

If we purchase goods, partly for cash, and partly on credit or bill—the seller is *credited* for the amount of the goods, and *debited* for the cash and bills.

Selling Goods.

If for cash.....*Cash Dr. to Goods.*
— on credit.....*A. B. the Buyer, Dr. to Goods.*
— on bill.....*Bills Receivable Dr. to Goods.*

If we sell goods, partly for cash, and partly on credit or bill, the buyer is *debited* for the amount of the goods, and *credited* for the cash and bills.

In these complex cases, we have taken no notice of the methods usually given by other writers on this subject, as they are obsolete and useless in business.

Bartering Goods.

First, When the value of the goods received and delivered is equal.
Goods received Dr. to Goods delivered.

Secondly, When the value is unequal.
Goods received, Dr. to A. B. from whom they are received—and
A. B.....Dr. to Goods delivered.

When the value of the goods received is more or less than the value of those delivered, it is best to enter such transactions as a purchase and sale, by *crediting* A. B. for the amount of his goods, and *debiting* him for the amount of the goods delivered to him. The reason is, that unless the difference be settled either by cash or bill, an account must be opened for A. B., and in that case, it is proper that the extent of our transactions with him should appear at his account in the Ledger.

IV. SHIPMENTS ABROAD.

Goods may be sent off either as a sale, in consequence of orders from the Person or Company on whose account they are sent, or as an adventure, consigned to our Agent for sales and returns.

A. B. or ADVENTURE *Dr. to Sundries.*

Method 1st, *To Export Goods,** ..for amount of goods.
To Cash, ...for charges at shipping.
To Profit and Loss, .for our commission.
To the Broker, ...for premium of insurance.

Or, 2d, *To Export Goods,* ...for amount of goods.
To Charges, ...for charges at shipping.
To Commission, ...for our commission.
To Insurance, ...for premium of insurance.

V. GOODS ON CONSIGNMENT.

WHEN CHARGES ARE PAID ON GOODS CONSIGNED.

Linen (or the article) *on Commission Dr. to Cash.*

WHEN ANY OF THESE GOODS ARE SOLD.

If for Cash.....*Cash Dr. to Linen on Commission.*
— on Credit.....*The Buyer Dr. to Ditto.*
— on Bill.....*Bills Receivable Dr. to Ditto.*

If the Goods be sold for Cash, the transaction is accordingly entered in the Cash-Book, and the particulars of the Sale inserted in the Sales-Book.

WHEN WE TAKE ANY OF THESE GOODS TO ACCOUNT.

Linen (or the article) *Dr. to Linen on Commission.*

WHEN THE ACCOUNT SALES IS MADE OUT.

LINEN ON COMMISSION *Dr. to Sundries.*
To Charges, ...for sum charged for warehouse-rent, &c.
To Commission, ...for agency.
To Interest, (if any)..charged on money advanced.
To Consignor, ...for net proceeds.

When the consignments consist of a great number of articles, we prefer opening only one general account, as in Set C. entitled *Sales on*

* For goods purchased on commission to be shipped off, the title, *Export Goods*, is adopted rather than *Merchandise*, as being more expressive.

*Commission.** In posting the Ledger, the different consignments, as stated in the Journal, are carried to this account.

VI. MAKING INSURANCES.

WHEN INSURANCE IS MADE ON GOODS, EITHER ON YOUR OWN ACCOUNT, OR ON ACCOUNT OF ANOTHER PERSON.

Method 1st. ADVENTURE, or A. B. *Dr. to Sundries.*
To the Broker,.....for the premium.
To Profit and Loss,....for our commission.

2d. ADVENTURE, or A. B. *Dr. to Sundries.*
To Insurance,.....for premium.
To Commission,.....for commission—then
INSURANCE *Dr. to the Broker*, for the premium.

WHEN A RETURN OF PREMIUM IS ALLOWED FOR CONVOY AND ARRIVAL OF THE VESSEL.

THE BROKER *Dr. to Sundries*, viz.
To the respective Accounts (which were formerly charged with the full premium) for the return of premium.

VII. ENTRIES IN BANKRUPTCY.

First, IF THE FAILURE BE A TOTAL LOSS, enter
Profit and Loss Dr. to the Bankrupt.

Secondly, WHEN THE BANKRUPT PAYS A COMPOSITION,
Profit and Loss Dr. to the Bankrupt, for the deficiency;

And when a dividend is received, or a final settlement made—enter,
The *Article* received, or *Person* accountable for it, *Dr. to the Bankrupt.*

Thirdly, IF AT ANY AFTER PERIOD THE BANKRUPT SHOULD PAY UP THE BALANCE,
Cash Dr. to Profit and Loss for the sum received.

When the composition on any bankrupt's subject is known at the time of taking a Balance, make *Profit and Loss Dr. to the Bankrupt*, for the loss, and carry only the *difference* to Balance, which is the composition to be received. *Vide* set C., Ord and Davis.

* Instead of the title *Sales on Commission*, used for the purpose of bringing under one head, all sales of goods consigned us, some counting-houses, as appears from a late writer, have adopted *Sales General Account*; but this phrase is not correct; for instead of expressing only the Sales on Commission, it extends to sales of every description, whether on commission or on the merchant's own account.

VIII. ENTRIES IN JOINT-ADVENTURES.

First, When the Goods are wholly furnished by you.

Adventure to—in Co. *Dr. to Sundries.*
To Export Goods.....for amount of goods.
To Charges.....for charges at shipping.
To Commission.....for your commission (if any).
To Insurance.....for premium.

When the Sales are finished, and an account rendered by the agent, enter

Agent *Dr. to Adventure in Co.*

For the amount of the net proceeds; which if greater than the amount of the outset charge of the adventure, the difference is gain, when to close the account, make the following entry.

Adventure in Co. *Dr. to Sundries.*
To your Partner.....for his share of gain.
To Profit and Loss.....for your share of gain (see set C.)

If there has been a loss, the last entry is just reversed.

In cases where the agent, to whom the goods are consigned, is a partner, we would recommend the following method, instead of the above.

Debit him for one half of the amount of the adventure when shipped, and debit the adventure in Co. for your half. When he sends an Account Sales, he is then debited only for your half of the net proceeds.

Secondly, When each Partner furnishes a part of the Goods.

Adventure in Co. *Dr. to Sundries.*
To each Partner.....for what he furnished.
To Export Goods.....for what you furnished.
To Charges.....for amount paid by you.
To Commission.....(if any) for your commission.
To Insurance.....for premium.

When an Account Sales is rendered, in which the net proceeds are ascertained—The Agent is then made *Dr. to Sundries*, viz. *To Adventure in Co.* for the outset charge, *To each Partner* for his share of the gain, and *To Profit and Loss* for your share, if the business has yielded profit; if otherwise, reverse these entries.

Thirdly, When an Adventure is from any Place—on receiving the Invoice, enter

Adventure from—in Co.* *Dr. to Sundries.*
To the Person from whom the goods were ordered, for the amount.
To the Broker, or *Insurance*, for the premium, if insured.
To Cash.....for all charges paid by you.

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* If the entries are deferred, till the goods arrive, the account of *Adventure in Co.* is avoided. See Rum in Co. in set C.

For the Sales—the several *Purchasers* are made Dr. to the article in Co., and when the Sales are finished, the entry is

GOODS IN CO. *Dr. to Sundries.*
To Adventure in Co. for the amount of that account.
To Charges.....for rent and incidents during the sale (if any).
To Commission.....for your commission.
To each Partner....for his share of gain.
To Profit and Loss..for your share of gain. (see set C.)

If there has been a loss the necessary entries will readily occur to the young accountant.

CHAP. IV.

OF POSTING AND BALANCING THE BOOKS.

The posting of the Ledger, is the transferring of the accounts in the Journal entries into the Ledger. The first step is to allot a space for each account. The room for every account cannot be exactly known, but must be conjectured from the number of the transactions which are likely to follow. The accounts may be opened as they occur in the Journal; or accounts of the same kind may be placed together. This last arrangement is more convenient in extensive business; where it is often necessary to look into several of these accounts at the same time.

Next, an Index will be necessary for pointing out the folios of the Ledger where the accounts are opened. The titles of the accounts are entered alphabetically in the Index; that is, personal accounts by the first letter of the sirname, companies by the sirname of the person who stands first in the *firm*, and every other account by the first letter of the first word.

In posting the Ledger, proceed in the following manner; First, turn, by the help of the Index, to the *account* that is Dr. in the Journal-post, where it is opened in the Ledger; then, on the Dr. side of the account, write the date on the margin, and on the same line say, *To the Account*, that is Cr. annexing a short narration if necessary; next insert, in the reference column, the page of the Journal from which you are posting, and the sum in the money column; then turn to the account that is Cr. in the Journal-post, and on the Cr. side say, By the *account* that is Dr., inserting the date, reference, and sum, as before; this being done, turn to the Journal, and mark on the margin, or in a column allotted for the purpose, the folio of the Ledger where the entry is posted.

In complex posts, that is, where there are several Drs. or Crs. turn to each in their order, and enter the articles according to the foregoing directions.

When the space allotted for any account in the Ledger is filled up, the account must be transferred to another folio; for this purpose write on both sides of the account opposite where the sums will be placed when the account is added, *Transferred to Fol.* ———, and insert the folio where the account is opened anew. Then after writing the title of the new account, and entering the new folio in the Index, write on the Dr.

To amount brought from Fol. ———, and on the Cr. *By amount brought from Fol.* ———, inserting on each side, the folio where the account was first opened. The sums of an account transferred should be left blank till the Books be compared, as an error in any of the entries will occasion an alteration in the sum.

When either side of an account is full, both sides should be transferred, and a diagonal line drawn, to fill up the vacant space on the side which requires it.

Having posted into the Ledger all the articles in the Journal, before you close the accounts, it is proper to make a *Trial Balance*, in order to try if the Dr. and Cr. sides correspond. For this purpose, prepare two sheets of paper, ruled with two money-columns, for Dr. and Cr.; write Profit and Loss as the title of the one sheet, and Balance as the title of the other; then leaving *Stock*, and *Profit and Loss*, open till the last, take the balance, or difference of every account, in the following manner:

In the *Cash Account* enter the difference, which is the cash on hand, on the Dr. side of the balance sheet.

In *Personal Accounts*, if the Dr. be greatest, enter the difference on the Dr. side of the balance sheet; but, if the Cr. be greatest, the contrary.

In *Bills Receivable*, enter the difference, which is the bills on hand, on the Dr. side of the balance sheet.

In *Bills Payable*, enter the difference, which is the sum owing in accepted bills, on the Cr. side of the balance sheet.

In *Goods*, or other *Property*, if the whole be on hand, enter the amount on the Dr. side of a balance sheet. If all be sold, and the Cr. side of the account be greatest, enter the difference, which is gain, to the Cr. side of the Profit and Loss sheet; but if the Dr. side be greatest, the difference is loss, and is entered on the Dr. side. If part be on hand, enter the value of it, (estimated at prime cost, or at the current prices,) to the Dr. side of the balance sheet, and then ascertain the gain or loss on the part sold, which enter on the proper side of the profit and loss sheet.

In accounts of *Adventures*, when no returns have been made, enter the amount which stands at the Dr., on the Dr. side of the balance sheet. If returns be made, and the account credited for the proceeds of the sales, enter the gain or loss on the Cr. or Dr. side of the profit and loss accordingly.

In accounts subsidiary to PROFIT and LOSS, such as *Charges*, *House*, or *Proper Expences*, *Interest*, *Commission*, *and Insurance*, enter the difference on the proper side of the profit and loss sheet.

When you have in this manner collected all the balances, add the profit and loss sheet, including the sums which stand at that account in the Ledger. The difference is the net gain or loss: To this, add the difference of the Stock account, and the sum exhibits your net stock or capital, and which will correspond to the difference of the balance sheet, if the books be correctly posted, and the balances exactly collected.—The reason of this will appear from what follows:

The Balance account contains on the Dr. the cash on hand, the value of the goods, or other property which belongs to you, and all debts due to you. The Cr. contains the sums you owe in open accounts and in accepted bills. The difference of Balance, therefore, exhibits your net capital at present. The Stock account contained your effects and debts at the commencement of the Books; therefore, the difference shews your

net capital at that time; and when your profits are added, or losses subtracted from this sum, it will, of course, also shew your net stock or capital. Hence, the proof of Book-keeping by Double entry, consists of two methods of ascertaining what your net stock or capital is: the one from a view of your present effects and debts; the other, from your former stock, allowance being made for your profits and losses; and both will correspond, if the Books be correct.

The difference of Stock and Balance being found to agree, your next work is to close the several accounts. For this purpose, transfer the sum or difference of each account to its proper place in the Ledger, or as is done in set B.; or if the particulars of the profit and loss and balance sheets are to be inserted in the Journal, as is done in set C. make the following entries:

1st, *Profit and Loss Dr. to Sundries*, viz. the several accounts on the Dr. side of the profit and loss sheet; and,

2d, *Sundries Drs. to Profit and Loss*, viz. the several accounts on the Cr. side.

3d, *Balance Dr. to Sundries*, for the cash and goods on hand, and debts belonging to us—the particulars of the Dr. side of the balance sheet.

4th, *Sundries Drs. to Balance*, for the debts owing by us on the Cr. side.

When the articles, which are comprised in these entries, are posted into the Ledger, all the personal, real, and subsidiary accounts, will balance, and you may add them as they are posted. The only accounts that remain open are *Stock*, *Profit and Loss*, and *Balance*. To close these accounts, transfer the difference of Stock to the Cr. of Balance, as in set B.

In set C. every article in the Ledger is posted from the Journal; and therefore the following entries are made to close the Books:

1st, *Profit and Loss Dr. to Stock*, for net gain; or,
Stock Dr. to Profit and Loss, for net loss.

2d, *Stock Dr. to Balance*,.....for net capital.

The reason of the *difference* of stock agreeing with that of Balance, may be explained in a different point of view. It was formerly observed*, that the whole sums of the Dr. and Cr. sides of the Ledger are equal; and therefore, if the sides of every account, except one, be balanced, that one will balance of its own accord. The Balance account alone remains open, and upon trial, you will find that both sides are equal.

It is not necessary to begin new Books after balancing, nor to open the accounts anew, unless the present folios be filled up. The balances may be brought down, and the accounts continued in the same folios; but it is best to begin a new Ledger, if the present one appear to be insufficient to contain the business till another Balance. The articles of the balance sheet supply materials to begin the new Books, and these are made the first entries in the Journal.†

When a person in the course of business comes to have several sets of Books, it is usual to distinguish them by the letters of the alphabet. The first set is marked A, the second B, and so on.

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* *Vide* p. 22.

† Compare the balance of set B., with the first entries in the Journal of set C.

WASTE-BOOK

AND

JOURNAL.

The Learner in transcribing this Book for the *Introductory Set*, omits the Initials at the beginning of each Entry, as these are only given to direct him in forming this Set with Subsidiary Books.

D. B. stands for the Day-Book Entries.
B. B. . . . . for the Bill-Book Ditto.
C. B. . . . . for the Cash-Book Ditto.

N. B. The *Particulars* and *Prices* of the Purchases and Sales are not given, because these afford the Learner no information respecting the Journal Entries, and would extend the *Transactions* to an improper length for Schools.

WASTE-BOOK (B).

Containing an Inventory of my Subject, and the Daily Occurrences of my Trade, from 1st January to 1st April, 1809. (A. B.)

LONDON, 1st JANUARY, 1809.

	£	s.	d.
I have in Cash.....	1032	10	2
Bills Receivable..for the following Bills in hand, viz.			
No. 157, On Henry Gay & Co. due 6th Jan.....289 10 0			
159, — Norris & Bell.....22d Feb.....145 11 8			
163, — Ord & Davis.....22d March...212 6 0			
	647	7	8
Madder.....for 10 Casks Spanish, ℔ Inventory.....	354	9	4
Cotton Wool....for 14 Bales Pernam°. ℔ ditto.....	254	7	3
Cotton Yarn....for 220 Bundles Water Twist, ℔ ditto...	293	10	6
House at Windsor, value.....	820	0	0
Counting-house Furniture.....	72	11	6
John Howie & Co.....London, owe me.....	110	4	0
Thomas Allwood.....Ditto.....	145	10	0
William Fenton.....Ditto.....	117	10	0
Richard Conder.....New York.....	237	12	4
——I owe as follows:——	4085	12	9
To James Fielding & Co. London	436	17	8
To Evans & Bayley . . . Ditto	8	4	0
To Edward Weston . . . Manchester	370	1	0
To Bills Payable, for the following Bills accepted by me, and unpaid, viz.			
No. 68, Joseph Horsley . . due 26th Jan. . . . 178 4 6			
65, J. Fielding & Co. . . . 27th Feb. . . . 112 15 0	290	19	6
	1106	2	2
——4——			
D. B. Sold *John Howie & Co.* 75 Bundles *Water Twist*, at 3 months	116	12	6
——5——			
C. B. Bought for *Cash*, 399 lbs. *Mule Twist*, as ℔ Bill of Parcels	124	10	0
——6——			
C. B. Received *Payment* of H. Gay & Co.'s *Bill*, No. 157	289	10	0

JOURNAL.

LONDON, 1st JANUARY, 1809.

	£	s.	d.
SUNDRIES *Drs. to Stock.*			
For the Amount of my Effects both Real and Personal.			
Cash.....for balance in hand.....	1032	10	2
BILLS RECEIVABLE....for the following bills in hand, viz.			
No. 157. Henry Gay & Co. due..6th Jan.....289 10 0			
159. Norris & Bell.....22d Feb.....145 11 8			
163. Ord & Davis.....22d March....212 6 0	647	7	8
Madder.....for 10 casks Spanish, ℔ inventory.....	354	9	4
Cotton Wool..for 14 bales Pernam°. ℔ ditto.....	254	7	3
Cotton Yarn...for 220 bundles Water twist, ℔ ditto.....	293	10	6
House at Windsor, value.....	820	0	0
Counting-house Furniture.....	72	11	6
John Howie & Co.....London, owe me.....	110	4	0
Thomas Allwood.....Ditto.....	145	10	0
William Fenton.....Ditto.....	117	10	0
Richard Conder.....New York.....	237	12	4
	4085	12	9
STOCK *Dr. to Sundries.*			
For the Amount of my Debts in open Accounts and accepted Bills.			
To James Fielding & Co.....London.....	436	17	8
To Evans & Bayley.....Ditto.....	8	4	0
To Edward Weston.....Manchester.....	370	1	0
To BILLS PAYABLE....for the following bills unpaid, viz.			
No. 68. Jos. Horsley, due.....26th Jan.....178 4 6			
65. J. Fielding & Co.....27th Feb.....112 15 0	290	19	6
	1106	2	2
4			
John Howie & Co. *Dr. to Cotton Yarn,*			
For 75 bundles Water twist, sold them at 3 months.....	116	12	6
5			
Cotton Yarn *Dr. to Cash,*			
For 399 lbs. Mule twist, bought this day.....	124	10	0
6			
Cash *Dr. to Bills Receivable,*			
Received payment of H. Gay & Co.'s, No. 157.....	289	10	0

	£	s.	d.
B. B. Accepted *Edward Weston's bill*, dated January 3d, at 31 days, payable to Wm. Jones, No. 75.....	370	1	0
8			
C. B. *Paid* John Wright for repairs to *House at Windsor*..	21	14	0
11			
B. B. Received from John Howie & Co. my draft accepted, dated 7th January, at 2 months, payable to my order, No. 164.....	110	4	2
D. B. Sold *Sheldon & Sons*, 3 Casks *Spanish Madder*, at 3 months.....	117	5	2
12			
C. B. Discounted, *Ord and Davis's bill*, No. 163, due 22d March.....	212	6	0
The *Discount* is.....	2	0	8
14			
B. B. Accepted *J. Fielding & Co.'s bill* this day, at 3 months, payable to their order, No. 76.....	156	7	8
16			
C. B. *Paid* for a Desk for the *Counting-house*.....	6	6	0
18			
C. B. *Received* from *William Fenton* in full.....	117	10	0
D. B. Received from *Richard Conder*, by the ship Frances, from New York, 65 casks Pot, and 45 casks Pearl *Ashes*, agreeable to my order, amounting as ℔ invoice to 1713 dollars 9 cents. at 4s. 6d. ℔ dollar....	385	8	11
22			
B. B. *Drawn* on *Thomas Allwood* for the amount of his Account, 5th January, at 3 months, No. 165....	145	10	0
26			
C. B. *Paid* my *Bill*, No. 68, to Jos. Horsley.....	178	4	6
27			
C. B. *Paid* Duty, Freight, and Charges, on 110 casks *Ashes*, ℔ Frances, from New York.....	81	4	10
31			
C. B. *Taken* for *House Expenses* this month.....	21	0	0
C. B. *Paid Charges*, as ℔ Expense Book this month....	4	19	11

		£	s.	d.
Edward Weston *Dr. to Bills Payable*, For my acceptance of his Draft, 3d January, at 31 days, favour W. Jones, No. 75		370	1	0
—8—				
House at Windsor *Dr. to Cash*, Paid John Wright for repairs		21	14	0
—11—				
Bills Receivable *Dr. to John Howie & Co.* For their acceptance of my Draft, 7th January, at 2 months, No. 164		110	4	0
Sheldon & Sons *Dr. to Madder*, For 3 casks Spanish, sold them, at 3 months		117	5	2
—12—				
SUNDRIES *Drs. to Bills Receivable*,				
Cash, for net proceeds of No. 163, Ord & Davis, due 22 March, discounted this day	210 5 4			
Profit and Loss, for discount	2 0 8	212	6	0
—14—				
James Fielding & Co. *Dr. to Bills Payable*, For my acceptance of their Bill this day, at 3 months, No. 76		156	7	8
—16—				
Counting-house Furniture, *Dr. to Cash*, Paid for a Desk		6	6	0
—18—				
Cash *Dr. to William Fenton*, Received of him in full		117	10	0
Ashes *Dr. to Richard Conder*, For amount of 65 casks Pot, and 45 casks Pearl, ℘ the Frances, from New York, as ℘ invoice		385	8	11
—22—				
Bills Receivable *Dr. to Thomas Allwood*, For his acceptance of my Draft, 5th Jan. at 3 months, No. 165		145	10	0
—26—				
Bills Payable *Dr. to Cash*, Paid my bill No. 68, to J. Horsley		178	4	6
—27—				
Ashes *Dr. to Cash*, Paid Duty, Freight, and Charges, on 110 Casks, ℘ Frances		81	4	10
—31—				
SUNDRIES *Drs. to Cash*,				
House Expenses, for Family Expenses this month	21 0 0			
Charges.. ..paid ℘ Expense Book this month	4 19 11	25	19	11

		£	s.	d.
D. B. The Jesse is arrived from Rotterdam, and has brought me 8 casks *Madder*, from *Spencer & Croft*, on my order, amounting ℔ invoice to.....		272	8	3
—6—				
C. B. *Paid* my *bill* No. 75, to Edward Weston.....		370	1	0
—8—				
C. B. *Paid Evans & Bayley* in full.....		8	4	0
—10—				
B. B. Received *Sheldon & Sons bill*, dated 9th February, at 3 months, payable to my order, No. 166.....		117	5	2
—11—				
D. B. Sold *William Fenton*, 48 bundles *Water twist*, 5 ℔ cent. for cash, 1st March		77	3	6
—12—				
D. B. Sold *Thomas Allwood*,				
56 bundles *Water twist*.....	86 6 6			
4 casks *Dutch Madder*.....	153 19 9	240	6	3
C. B. Received *Cash* in part.....	50 0 0			
B. B. His *Bill* on J. Bury, due Feb. 28, No. 167.	135 10 0			
The rest to pay next month.....	54 16 3			
	240 6 3			
B. B. Accepted *Spencer & Croft's Draft*, at 60 days sight, in favour of Kemp & Gale, No. 77.....		272	8	3
—14—				
D. B. Bought of *Samuel Johnson*, 618 bundles *Water twist*, as ℔ bill of parcels.....		877	12	0
—16—				
B. B. Received from *John Howie & Co. my Draft*, accepted 16th February, at three months, No. 168....		116	12	6
C. B. *Discounted* at my Banker's, J. Howie & Co.'s *bill*, No. 164, due 10th March.....		110	4	0
Discount 23 days.....		0	6	11
—18—				
D. B. Received from *Robert Runcorn & Co.* Manchester, 440 lbs. *India twist*—5 ℔ cent. discount, for bill payable in London, at 2 months, from 18th Prox°. amount ℔ invoice.....		452	8	0

		£	s.	d.
Madder *Dr. to Spencer and Croft*,				
For amount of 8 casks received by the Jesse, from Rotterdam, as ℘ invoice		272	8	3
6				
Bills Payable *Dr. to Cash*,				
Paid No. 75, Edward Weston		370	1	0
8				
Evans & Bayley *Dr. to Cash*,				
Paid them in full		8	4	0
10				
Bills Receivable *Dr. to Sheldon & Sons*,				
For their bill, dated 9th Feb. at 3 months, No. 166		117	5	2
11				
William Fenton *Dr. to Cotton Yarn*,				
For 48 bundles water twist sold them		77	3	6
12				
THOMAS ALLWOOD *Dr. to Sundries*,				
To Cotton Yarn, for 56 bundles water twist	86 6 6			
To Madder, for 4 casks Dutch	153 19 9	240	6	3
SUNDRIES *Drs. to Thomas Allwood*,				
Cash....received in part of the above	50 0 0			
Bills Receivable, for his bill on J. Bury, 28th Feb. No. 167	135 10 0	185	10	0
Spencer & Croft *Dr. to Bills Payable*,				
For my acceptance of their draft at 60 days, to Kemp & Gale, No. 77		272	8	3
14				
Cotton Yarn *Dr. to Samuel Johnson*,				
For amount of 618 bundles water twist, as ℘ B. P.		877	12	0
16				
Bills Receivable *Dr. to John Howie & Co.*				
For their acceptance of my draft, 16th Feb. at 3 months, No. 168		116	12	6
SUNDRIES *Drs. to Bills Receivable*,				
Cash....for proceeds of No 164, J. Howie & Co. due 10th March, discounted this day	109 17 1			
Profit and Loss for discount	0 6 11	110	4	0
18				
Cotton Yarn *Dr. to Robert Runcorn & Co.*				
For amount of 440lbs. India twist, as ℘ invoice		452	8	0

		£	s.	d.
D. B. Sold *Sheldon & Sons*,				
5 casks *Spanish madder*, at 4 months....	205 19 8			
13 ditto *Pot-ashes*, at 2 ditto.....	61 15 6	267	15	2
22				
D. B. NORRIS & BELL'S *bill*, No. 159, due this day, not being paid, I have protested the same.....	145 11 8			
Expences of protest.....	0 10 0	146	1	8
23				
D. B. Bought of *James Fielding & Co.*				
20 bales of *West-India*, and				
3 ditto of *Georgia Cotton-wool*, as ☞ B, P.....		684	10	10
C. B. *Received* a legacy of.....		500	0	0
25				
D. B. Bought of *Samuel Johnson*,				
400 bundles *Water twist*, as ☞ B. P.....		575	7	6
26				
C. B. *Paid J. Feilding & Co.* in full, to 1st Jan..	266 9 6			
D. B. *Discount* allowed by them.....	14 0 6	280	10	0
C. B. *Paid* Duty, Freight, and Charges, on 8 casks *Madder*, from Rotterdam, ☞ Jessie.....		31	3	8
27				
B. B. *Richard Conder* has drawn on me at 50 days sight, in favor of J. Hill, which *draft* I have accepted, No. 78.		150	0	0
C. B *Paid my bil'*, No. 65, J. Feilding & Co.....		112	15	0
C. B. *Received* for rent of my *house at Windsor*.....		50	0	0
D. B. Sold *Edward Weston*, Manchester,				
20 casks *Pearl-ashes*, at three months.....		112	1	0
28				
C. B. *Received* payment of *bill*, No. 167, J. Barry.....		135	10	0
C. B. *Taken* for *House Expenses* this month.....		20	0	0
C. B. *Paid Charges*, as ☞ Expense Book, this month....		2	1	0

		£.	s.	d.
SHELDON & SONS *Dr. to Sundries,*				
To Madder, for 5 casks Spanish, at 4 months....	205 19 8			
To Ashes,..for 13 ditto pot, at 2 months.....	61 15 6	267	15	2
22				
NORRIS & BELL *Dr. to Sundries,*				
To Bills Receivable, for No. 159, due, not paid..	145 11 8			
To Charges,.....for protesting ditto.....	0 10 0	146	1	8
23				
Cotton Wool *Dr. to James Fielding & Co.*				
For 20 bales West-India, and 3 bales of Georgia, ℔ B. P..		684	10	10
Cash *Dr. to Stock,*				
Received a legacy of.....		500	0	0
25				
Cotton Yarn *Dr. to Samuel Johnson,*				
For 400 bundles Water twist, as ℔ B. P.....		575	7	6
26				
JAMES FEILDING & Co. *Dr. to Sundries,*				
To Cash....paid them in full to 1st January....	266 9 6			
To Profit and Loss, for discount allowed by them.	14 0 6	280	10	0
Madder *Dr. to Cash,*				
Paid Duty, Freight, and Charges on 8 casks ℔ Jessie.....		31	3	8
27				
Richard Conder *Dr. to Bills Payable,*				
For my acceptance of his draft at 50 days, favour J. Hill, No. 78.....		150	0	0
Bills Payable *Dr. to Cash,*				
Paid No. 65, J. Feilding & Co.....		112	15	0
Cash *Dr. to house at Windsor,*				
Received for rent.....		50	0	0
Edward Weston *Dr. to Ashes,*				
For 20 casks Pearl sold him, at 3 months.....		112	1	0
28				
Cash *Dr. to Bills Receivable,*				
Received payment of No. 167, J. Burry.....		135	10	0
SUNDRIES *Drs. to Cash,*				
House Expenses..taken for Family Expenses this month.....	20 0 0			
Charges.....paid ℔ Expense Book this month....	2 14 0	22	14	0

		£	s	d.
C. B. Sold for *Cash* (to Jo. Heron) 66lbs. *Mule twist*		21	9	6
—5—				
C. B. *Received* payment of *W. Fenton's account*	73 6 0			
D. B. The *Discount* allowed him is	3 17 6	77	3	6
—6—				
C. B. *Paid J. Penman*, my clerk, 3 months salary		17	10	0
—8—				
B. B. *Edward Weston* has remitted me *his draft* on Charles Dwyer, 5th March, at 3 months, No. 169		112	1	0
—10—				
C. B. *Received* from *Thomas Allwood*, the balance of his account		54	16	3
—14—				
B. B. Drawn on *Sheldon & Sons* a bill in favor of *J. Feilding & Co.* this day, at 3 months, No. 170		267	15	2
—16—				
B. B. Accepted two *bills* drawn by *Samuel Johnson*, in favor Burke & Moore, 1st March, at 3 months, No. 79	203 6 6			
Ditto Thomas Austin, 14th March, at 3 months, No. 80	300 16 0	504	2	6
—17—				
C. B. *Paid my bill* No. 76, on discount, to J. Fielding & Co. due 17th April		156	7	8
C. B. Received 31 days *discount* on the above		0	13	3
—18—				
D. B. Sent ℔ their order to *Goodwin & Blake*, Bristol. 171 bundles *Water twist*, at 3 months		282	11	6
D. B. Sold *Sheldon & Sons*, 2 casks *Spanish*, and 4 ditto. *Dutch Madders*, to pay in 2 months		241	3	0
B. B. *Robert Runcorn & Co.* have drawn on me a *bill* in favor Thomas Adair, at 2 months, which I have accepted, No. 81	429 16 0			
D. B. The *discount* allowed by them is	22 12 0	452	8	0
—22—				
C. B. *Discounted* at my Banker's Thomas Allwood's *bill*, No. 165. due 8th April		14[illegible]	10	[illegible]
Discount (17 days)		[illegible]	6	[illegible]

		£	s.	d.
Cash *Dr. to Cotton Yarn*,				
Received for 66lbs. Mule twist.....		21	9	6
5				
SUNDRIES *Drs. to William Fenton*,				
Cash....received payment of his account.....	73 6 0			
Profit and Loss, for discount allowed him.....	3 17 6	77	3	6
6				
James Penman *Dr. to Cash*,				
Paid him 3 months salary, due the 31st instant.....		17	10	0
8				
Bills Receivable *Dr. to Edward Weston*,				
For his draft on C. Dwyer, 5th March, at 3 months, No.169.		112	1	0
10				
Cash *Dr. to Thomas Allwood*,				
Received of him the balance of his account.....		54	16	3
14				
James Feilding & Co. *Dr. to Sheldon & Sons*,				
For my draft on the latter, this day at 3 months, paid the former, No. 170.....		267	15	2
16				
Samuel Johnson *Dr. to Bills Payable*,				
For my acceptance of his two drafts, viz. in favor Burke & Moore, 1st March, at 3 months, No. 79.....	203 6 6			
Ditto Thomas Austin, 14th March, at 3 months, No. 80.....	300 16 0	504	2	6
17				
Bills Payable *Dr. to Sundries*,				
To Cash, paid No. 76, Fielding & Co. on discount.	155 14 5			
To Profit and Loss..for discount.....	0 13 3	156	7	8
18				
Goodwin & Blake *Dr. to Cotton Yarn*,				
For 171 bundles Water twist, at 3 months.....		282	11	6
Sheldon and Sons *Dr. to Madder*,				
For 2 casks Spanish and 4 casks Dutch, to pay in 2 months..		241	3	0
ROBERT RUNCORN & Co. *Dr. to Sundries*,				
To Bills Payable..their bill, T. Adair, 2 months, No. 81.....	429 16 0			
To Profit and Loss, for discount allowed by them.	22 12 0	452	8	0
SUNDRIES *Drs. to Bills Receivable*,				
Cash....for proceeds of No. 165, due 8th April..	145 3 3			
Profit & Loss for discount.....	0 6 6	145	10	0

		£	s.	d.
C. B. *Ord & Davis* having failed, I have taken up their bill No. 163, due this day		212	6	0
—24—				
B. B. Received from *Richard Conder*, *his draft* on George Kay, at 30 days sight, No. 171		400	0	0
—26—				
D. B. Sold *Robert Runcorn & Co.* Manchester, 14 bales *Pernam°.*, and 3 ditto *Georgia Cotton Wool*, at 3 months		428	9	2
C. B. Lost my Pocket-book, containing *bank notes* to the amount of	35 10 0			
Paid charges for advertising	1 10 0	37	0	0
—28—				
D. B. Shipped on board the Hopewell, Rankine, master, for Hamburgh, for account of *Richard Conder*, New York, and consigned by his order to Murray & M'Nab, of Hamburgh,				
10 bales *Water twist*, containing 580 bundles	887 12 6			
Paid charges at shipping	9 5 4			
Insured with *Evans & Bayley* on £925 Premium on 2 Guin. ℔ cent. policy 55*s*.	22 3 6			
My Commission on sum insured ½ ℔ cent.	4 12 6	923	13	10
—31—				
D. B. *Due James Penman*, my clerk, for 3 months salary		17	10	0
C. B. *Paid* for *House Expenses* this month		18	12	6
C. B. *Paid Charges*, as ℔ Expense-book, this month		2	15	1
Previous to the Balancing of my Books, I have this day taken an Inventory of the Goods in my Warehouse, and have on hand,				
20 bales..of West-India Cotton Wool, value		533	16	2
140 lbs.....of India twist.....ditto	452 8 0			
330— .....of Mule twist.....ditto	106 16 0			
308 bundles of Water twist.....ditto	428 6 0	987	10	0
25 casks..of Pot-ashes.....ditto	85 7 5			
52 —— ..of Pearl ditto.....ditto	205 4 10	290	12	3
		1811	18	5

		£	s.	d.
Ord & Davis *Dr. to Cash*,				
Paid their bill, No. 163, they having failed.....		212	6	0
24				
Bills Receivable *Dr. to Richard Conder*,				
For his draft on G. Kay, at 30 days sight, No. 171.....		400	0	0
26				
Robert Runcorn & Co. *Dr. to Cotton Wool*,				
For 14 bales Pernam°. and 3 bales Georgia, at 3 months...		428	9	2
Profit and Loss *Dr. to Cash*,				
Lost my Pocket-book, containing.....	35 10 0			
Paid for advertising.....	1 10 0	37	0	0
28				
RICHARD CONDER *Dr. to Sundries*,				
For amount of Goods shipped ℔ the Hopewell, for Hamburgh, consigned by his order to Murray & M'Nab, for his account and risk,				
To Cotton Yarn, for 580 bundles Water twist....	887 12 6			
To Cash.....for charges paid at shipping....	9 5 4			
To Evans & Bayley, for premium on £925 Insured at 2 Guineas ℔ cent. policy 55s.	22 3 6			
To Profit and Loss..for my Commission on ditto at ½ ℔ cent.....	4 12 6	923	13	10
31				
Charges *Dr. to James Penman*,				
For 3 months salary due him this month.....		17	10	0
SUNDRIES *Drs. to Cash*,				
House Expenses..paid for family expenses this mo...	18 12 6			
Charges..paid as ℔ Expense-book this month....	2 15 1	21	7	7

Note, When the learner has made out a Ledger in conformity to the preceding Journal, he will find the *Profit and Loss* and *Balance Accounts* to be the same as stated in the next page.

PROFIT AND LOSS.

Dr.		£.	s.	d.		£.	s.	d.	Cr.
1809	To Bills Receivable, discount	2	0	8	By J. Fielding & Co.	14	0	6	
	To Bills Receivable, ditto . .	0	6	11	By Bills Payable, discount .	0	13	3	
	To William Fenton	3	17	6	By R. Runcorn & Co. . . .	22	12	0	
	To Bills Receivable, discount	0	6	9	By Richard Conder	4	12	6	
	To Cash lost	37	0	0	By Madder . . gain	60	6	4	
	To House Expences	59	12	6	By Cotton Wool, ditto . . .	23	7	3	
	To Charges	27	9	0	By Cotton Yarn, ditto . . .	135	18	0	
	To Ashes . . . loss	2	5	0	By House at Windsor . . .	50	0	0	
	To *Stock*, net gain	178	11	6					
		311	9	10		311	9	10	

BALANCE.

Dr.		£.	s.	d.		£.	s.	d.	Cr.
1809	To Cash . . in hand	1087	7	10	By Bills Payable, viz.				
	To Bills Receivable, viz.				No.				
	No.				77, Spencer & Croft 272 8 3				
	166, Sheldon & Sons 117 5 2				78, Rich. Conder . 150 0 0				
	168, J. Howie & Co. 116 12 6				79, Sam. Johnson 203 6 6				
	169, C. Dwyer . . 112 1 0				80, Ditto 300 16 0				
	171, Geo. Kay . . 400 0 0	745	18	8	81, R. Runcorn & Co. 429 16 0	1356	6	9	
	To Cotton Wool, 20 bales .	533	16	2	By J. Fielding & Co.	416	15	8	
	To Cotton Yarn	987	10	0	By Evans & Bayley	22	3	6	
	To House at Windsor	841	14	0	By Samuel Johnson	948	17	0	
	To Counting-house furniture	78	17	6	By *Stock* for net capital . . .	3658	2	1	
	To Richard Conder	525	17	3					
	To Sheldon and Sons	241	3	0					
	To Ashes . . 77 casks . . .	290	12	3					
	To R. Runcorn & Co. . . .	428	9	2					
	To Norris & Bell	146	1	8					
	To Goodwin & Blake	282	11	6					
	To Ord & Davis	212	6	0					
		6402	5	0		6402	5	0	

TRIAL BALANCE*

FOR THE PRECEDING LEDGER.

Ledger Folio.	MARCH 31st, 1809.	Dr.			Cr.		
		L.	s.	d.	L.	s.	d.
	Stock	1106	2	2	4585	12	9
	Cash	2789	17	7	1702	9	9
	Bills Receivable	1784	10	4	1038	11	8
	Bills Payable	817	8	2	2173	14	11
	Madder	658	1	3	718	7	7
	Cotton Wool	938	18	1	428	9	2
	Cotton Yarn	2323	8	0	1471	16	0
	House at Windsor	841	14	0	50	0	0
	Counting-house Furniture	78	17	6	....	..	..
	Richard Conder,	1311	6	2	785	8	11
	James Fielding & Co.	704	12	10	1121	8	6
	Evans & Bailey	8	4	0	30	7	6
	Sheldon & Sons	626	3	4	385	0	4
	Profit & Loss	43	11	10	41	18	3
	Ashes	466	13	9	173	16	6
	House Expences	59	12	6	.....	...	..
	Charges	27	19	0	....	10	0
	Samuel Johnson,	504	2	6	1452	19	6
	Robert Runcorn & Co.	880	17	2	452	8	0
	Norris & Bell	146	1	3	... ..	..	..
	Goodwin & Blake	282	11	6	.. ..	...	..
	Ord & Davies	212	6	0	....	..	..
		£16612	19	4	16612	19	4

* The **TRIAL BALANCE** proves, that the same sums or amount which have been posted to the one side of the Ledger, have also been entered on the other side. This, however, is no evidence of the Books being correctly posted: for a sum may be posted to a wrong Account, or a Journal post be entirely omitted, or entered twice, and yet the Dr. and Cr. columns of the Trial Balance will agree.

The most effectual Check is, to compare the Books, by reading the Entries in the *Subsidiary Books*, and comparing those with the JOURNAL. After which proceed to the Ledger.—It will be more convenient if two persons assist each other in comparing the Ledger. One has the Journal before him and reads the Debits and Credits, and the other turns to the Accounts in the Ledger, and marks them off, if correct.

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TO THE PRECEDING LEDGER A.

With the number of lines necessary for each Account.

No. of lines for each account.	
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8	Bills Payable
14	Balance
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5	Cotton Wool
9	Cotton Yarn
3	Counting-house Furniture
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	E
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4	Sheldon & Sons
	W
3	Weston, Edward

DAY-BOOK B.

DAY-BOOK (B).

LONDON, 4th JANUARY, 1809.

(1)

		£	s.	d.
Sold *John Howie & Co.* 75 bundles *Water twist*, at 3 months.....		116	12	6
11				
Sold *Sheldon & Sons*, 3 Casks *Spanish Madder*, at 3 months.....		117	5	2
18				
Received from *Richard Conder*, ℔ the Frances, from New York, 65 casks Pot, and 45 casks Pearl *Ashes*, agreeable to my order, amounting ℔ invoice to 1713 dollars 9 cents. at 4s. 6d. ℔ dollar.....		385	8	11
4th FEBRUARY				
The *Jessie* is arrived from Rotterdam, and has brought me 8 casks *Madder*, from *Spencer & Croft*, ℔ my order, as ℔ invoice.....		272	8	3
11				
Sold *William Fenton*, 48 bundles *Water twist*, 5 ℔ cent. discount for cash..		77	3	6
12				
Sold *Thomas Allwood*, 56 bundles *Water twist*.....	86 6 6			
4 casks *Dutch Madder*.....	153 19 9	240	6	3
14				
Bought of *Samuel Johnson*, 618 bundles *Water twist*, as ℔ bill of parcels.....		877	12	0
18				
Received from *Robert Runcorn & Co.* Manchester, 440 lbs. *India twist*—5 ℔ cent. discount, for bill at 2 months, from 18th Prox^. amount ℔ invoice.....		452	8	0

		£	s.	d.
Sold *Sheldon & Sons*,				
5 casks *Spanish madder*, at 4 months....	205 19 8			
13 ditto *Pot-ashes*, at 2 ditto.....	61 15 6	267	15	2
22				
Norris & Bell's bill, No. 159, due this day, not being paid, I have protested the same...	145 11 8			
Expenses of protest.....	0 10 0	146	1	8
23				
Bought of *James Feilding & Co.*				
20 bales of *West-India*, and				
3 ditto of *Georgia Cotton-wool*, as ℔ B. P.....		684	10	10
25				
Bought of *Samuel Johnson*,				
400 bundles *Water twist*, as ℔ B. P.....		575	7	6
26				
The *Discount* allowed by *James Feilding & Co.* on their account, paid this day, is.....		14	0	6
27				
Sold *Edward Weston*, Manchester,				
20 casks *Pearl-ashes*, at three months.....		112	1	0
5th March.				
The *Discount* allowed to *William Fenton* on my account, received this day, is.....		3	17	6
14				
Paid to *James Feilding & Co.* bill, No. 170, on *Sheldon & Sons*, due June 17, on account.....		267	15	2
18				
Sold *Goodwin & Blake*, Bristol,				
171 bundles *Water twist*, at 3 months.....		282	11	6
Sold *Sheldon & Sons*,				
2 casks *Spanish*, and				
4 ditto *Dutch Madders*, to pay in 2 months.....		241	3	0

			£	s.	d.
The *Discount* allowed by *Robert Runcorn & Co.* on their account, settled by bill this day, is.....			22	12	0
26					
Sold *Robert Runcorn & Co.* Manchester, 14 bales *Pernam*., and 3 ditto *Georgia Cotton Wool*, at 3 months.....			428	9	2
28					
Shipped on board the Hopewell, Rankine, for Hamburgh, for account of *Richard Conder*, New York, and consigned by his order to Murray & M'Nab, of Hamburgh,					
10 bales *Water twist*, containing 580 bundles.	887	12 6			
Charges paid at shipping.....	9	5 4			
Insured with *Evans & Bayley* on £925 Premium at 2 Guin. ℔ cent. policy 55*s*.	22	3 6			
Commission on ditto at ½ ℔ cent.....	4	12 6	923	13	10
31					
Due *James Penman*, my clerk, For 3 months salary, due this day.....			17	10	0

BILL-BOOK B.

BILLS

Page Jour.	No.	When Received.		From whom Received.	By whom Drawn.	On whom Drawn.	To whom Payable
		1809.					
2	164	Jan.	11	*John Howie & Co.	A. B.	Themselves	A. B.
2	165		22	Thomas Allwood	A. B.	Himself	A. B.

BILLS

Page Jour.	No.	When Received.		From whom Received.	By whom Drawn.	On whom Drawn.	To whom Payable.
4	166	Feb.	10	Sheldon & Sons	A. B.	Themselves	A. B.
4	167		12	Thomas Allwood	Himself	J. Burry	T. Allwood
4	168		16	J. Howie & Co.	A. B.	Themselves	A. B.

BILLS

Page Jour.	No.	When Received.		From whom Received.	By whom Drawn.	On whom Drawn.	To whom Payable.
6	169	Mar.		Edward Weston	Himself	C. Dwyer	A. B.
6	170		1	Sheldon & Sons	A. B.	Themselves	J. Fielding & Co.
6	171		24	Richard Conder	Himself	Geo. Kay	A. B.

* For the Form of this Bill, see *Engraved Specimen*, entitled, *Inland Bills II.* The Learner, by comparing the Tenor of it with the Entries in the several Columns in the above Bill Book, will easily understand how such Drafts are recorded.

RECEIVABLE.

Place.	*Date.*	*Term*	*Payable in*	*Due.*	*Sum.*			*When*		*& how disposed of.*
London	Jan. 7	2 months	London	Mar.10	110	4	0	Feb.	16	Discounted with Lefevre & Co.
London	Jan. 5	3 months	London	April 8	145	10	0	Mar.	22	Ditto.
					255	14	0			

RECEIVABLE.

Place.	*Date.*	*Term.*	*Payable in*	*Due.*	*Sum.*			*When*		*& how disposed of.*
London	Feb. 9	3 months	London	May12	117	5	2			
London	Jan.25	1 month	London	Feb.28	135	10	0			
London	Feb.16	3 months	London	May19	116	12	0			
					369	7	8			

RECEIVABLE.

Place.	*Date.*	*Term.*	*Payable in*	*Due.*	*Sum*			*When*		*& how disposed of.*
Manchester	Mar. 5	3 months	London	June 8	112	1	0	Mar.	14	Indorsed to J. Fielding & Co.
London	Mar.14	3 months	London	June17	267	15	2			
New York	Feb.20	30days' sight.	London	Apr.26	400	0	0			
					779	16	2			

BILLS

Page Jour.	No.	When Accepted.		By whom Drawn.	To whom Payable.	Place.	Date.
		1809.					
2	75	Jan.	6	*Edward Weston	William Jones	Manchester	Jan. 3
2	76		14	J. Fielding & Co.	J. Fielding & Co.	London	Jan. 14

BILLS

Page Jour.	No.	When Accepted.		By whom Drawn.	To whom Payable.	Place.	Date.
4	77	Feb.	12	Spencer & Croft	Kemp & Gale	Rotterdam	Jan. 23
4	78		27	Richard Conder.	John Hill	New York	Jan. 26

BILLS

Page Jour.	No.	When Accepted.		By whom Drawn.	To whom Payable.	Place.	Date.
6	79	March	16	Samuel Johnson	Burke & Moore	London	Mar. 1
6	80			Ditto	Thomas Austin	London	Mar. 14
6	81		18	R. Runcorn & Co.	Thomas Adair	Manchester	Mar. 18

* The form of this Bill, (A. B. or your acceptance to Edward Weston,) is *Engraved*, see specimen, entitled, *Inland Bills II.* The Learner, by comparing the above *Entry* with the Bill itself, will be at no loss to understand it.

PAYABLE.

Term.	*Payable in*	*Due.*	*Sum.*			*When*		*and to whom Paid.*
31 days	London	Feb. 6	370	1	0	Feb.	6	William Jones
3 months	London	April 17	156	7	8	Mar.	17	Charles Wells
			526	8	8			

PAYABLE.

Term.	*Payable in*	*Due.*	*Sum.*			*When*		*and to whom Paid.*
60 days' sight	London	April 16	272	8	3			
50 days' sight	London	April 21	150	0	0			
			422	8	3			

PAYABLE.

Term.	*Payable in*	*Due.*	*Sum.*			*When*		*and to whom Paid.*
3 months	London	June 4	203	6	6			
3 months	London	June 17	300	16	0			
2 months	London	May 21	429	10	0			
			933	18	6			

END OF BILL-BOOK.

CASH-BOOK B.

Dr. CASH Received.

			£	s.	d.
1809					
Jan.	1	To *Balance*, in hand	1032	10	2
	6	To Bills Receivable, received payment of No. 157, H. Gay & Co.	289	10	0
	12	To Bills Receivable, discounted No. 163, Ord & Davis, 22d Mar.	212	6	0
	18	To William Fenton, received of him in full	117	10	0
		Entered Journal, p. 2.	1651	16	2

Dr. CASH Received.

			£	s.	d.
Feb.	1	To *Balance*, from last month	1211	16	3
	12	To Thomas Allwood, received of him in part	50	0	0
	16	To Bills Receivable, discounted No. 164, J. Howie & Co. 10th Mar.	110	4	0
	23	To Stock....received a Legacy of	500	0	0
	27	To House at Windsor, received for rent	50	0	0
	28	To Bills Receivable, received payment of No. 167, J. Burry	135	10	0
		Entered Journal, p. 4.	2057	10	3

Dr. CASH Received.

			£	s.	d
Mar.	1	To *Balance*, from last month	1245	16	2
	3	To Cotton Yarn, received for 66 lbs. Mule twist	21	9	6
	5	To William Fenton, received of him in full	73	6	0
	10	To Thomas Allwood, received of him in full	54	16	3
	17	To Interest, for discount on bill No. 76, paid	0	13	3
	22	To Bills Receivable, discounted No. 165, T. Allwood, 8th April	145	10	0
		Entered Journal, p. 6.	1541	11	2

CASH Paid. Cr.

			£	s.	d.
1809 Jan.	5	By Cotton Yarn, paid for 399 lbs. Mule twist	124	10	0
	8	By House at Windsor, paid for Repairs	21	14	0
	12	By Interest, for discount on bill No. 163	2	0	8
	16	By Counting-house Furniture, paid for a desk	6	6	0
	26	By Bills Payable, paid No. 68, J. Horsley	178	4	6
	27	By Ashes, paid Charges on 110 casks ⅋ Frances	81	4	10
	31	By House Expenses, paid this month	21	0	0
	"	By Charges, paid as ⅋ Expense Book this month	4	19	11
	"	By *Balance*, carried to next month	1211	16	3
		Entered Journal, p. 2.	1651	16	2

CASH Paid. Cr.

			£	s.	d.
Feb.	6	By Bills Payable, paid No. 75, E. Weston	370	1	0
	8	By Evans & Bayley, paid them in full	8	4	0
	16	By Interest, for discount on bill No. 164	0	6	11
	26	By James Feilding & Co. paid them to 1st January	266	9	6
	"	By Madder, paid Charges on 8 casks, ⅋ Jessie	31	3	8
	27	By Bills Payable, paid No. 65, J. Feilding & Co.	112	15	0
	28	By House Expenses, paid this month	20	0	0
	"	By Charges, paid as ⅋ Expense Book this month	2	14	0
	"	By *Balance*, to next month	1245	16	2
		Entered Journal, p. 4.	2057	10	3

CASH Paid. Cr.

			£	s.	d.
Mar.	6	By James Penman, paid him 3 months salary	17	10	0
	17	By Bills Payable, paid No. 76, J. Feilding & Co.	156	7	8
	22	By Interest, for discount on bill No. 165	0	6	9
	"	By Ord & Davis, paid their bill	212	6	0
	26	By Profit and Loss, lost with expenses	37	0	0
	28	By Charges paid on Goods ⅋ Hopewell, for Hamburgh	9	5	4
	31	By House expenses, paid this month	18	12	6
	"	By Charges, paid as ⅋ Expense Book this month	2	15	1
	"	By *Balance*, to next month	1087	7	10
		Entered Journal, p. 6.	1541	11	9

JOURNAL B.

JOURNAL (B).

LONDON, 1st JANUARY, 1809.

			£	s.	d.
1	1	SUNDRIES *Drs. to Stock.*			
		For the following Balances in my favour.			
	1	Cash.....for balance in hand.....	1032	10	2
	1	BILLS RECEIVABLE..for the following bills in hand, viz.			
		No. 157. Henry Gay & Co. due..6th Jan...289 10 0			
		159. Norris & Bell.....22d Feb...145 11 8			
		163. Ord & Davis.....22d March..212 6 0	647	7	8
	2	Madder.....for 10 casks Spanish.....	354	9	4
	2	Cotton Wool..for 14 bales Pernam°	254	7	3
	2	Cotton Yarn...for 220 bundles Water twist.....	293	10	6
	2	House at Windsor, value.....	820	0	0
	3	Counting-house Furniture, & inventory.....	72	11	6
	3	John Howie & Co.....London.....	110	4	0
	3	Thomas Allwood.....Ditto.....	145	10	0
	3	William Fenton.....Ditto.....	117	10	0
	4	Richard Conder.....New York.....	237	12	4
			4085	12	9
	1	STOCK *Dr. to Sundries.*			
		For the following Balances against me.			
	4	To James Feilding & Co.....London.....	436	17	8
	4	To Evans & Bayley.....Ditto.....	8	4	0
	4	To Edward Weston.....Manchester	370	1	0
	1	To BILLS PAYABLE..for the following bills unpaid, viz.			
		No. 68. Jos. Horsley, due..26th Jan.....178 4 6			
		65. J. Feilding & Co...27th Feb.....112 15 0	290	19	6
			1106	2	2

			£	s.	d.
4	3/2	**John Howie & Co. *Dr. to Cotton Yarn,***			
		For 75 bundles Water twist, at 3 months.....	116	12	6
11	5/2	**Sheldon & Sons *Dr. to Madder,***			
		For 3 casks Spanish, sold them, at 3 months.....	117	5	2
18	5/4	**Ashes *Dr. to Richard Conder,***			
		For 65 casks Pot, and 45 casks Pearl, ℔ the Frances, from New York, ℔ invoice.....	385	8	11
	1/—	**Bills Receivable *Dr. to Sundries.***			
		For Bills received this month, ℔ B. B.			
11	3	To John Howie & Co...No. 164, due March 10....	110	4	0
22	3	To Thomas Allwood,.....165,....April 8.....	145	10	0
			255	14	0
	1/—	**Sundries *Drs. to Bills Payable.***			
		For Bills accepted this month, ℔ B. B.			
6	4	Edward Weston,.....No. 75, due Feb. 6.....	370	1	0
14	4	James Feilding & Co.....76,.....April 17.....	156	7	8
			526	8	8
	1/—	**Cash *Dr. to Sundries.***			
		For Sums received this month, ℔ C. B.			
6	1	To Bills Receivable,....for No. 157.....	289	10	0
12	1	To Bills Receivable,..... 163.....	212	6	0
18	3	To William Fenton....received of him in full.....	117	10	0
			619	6	0
	1/—	**Sundries *Drs. to Cash.***			
		For Sums paid this month, ℔ C. B.			
5	2	Cotton Yarn, paid for 399 lbs. Mule twist.....	124	10	0
8	2	House at Windsor....for repairs.....	21	14	0
12	5	Interest....for discount on a bill.....	2	0	8
16	3	Counting-house Furniture....for a Desk.....	6	6	0
26	1	Bills Payable....paid No. 68.....	178	4	6
27	5	Ashes .....paid charges on 110 Casks.....	81	4	10
31	5	House Expenses....this month.....	21	0	0
"	6	Charges ... .this month.....	4	19	11
			439	18	11

			£	s.	d.
4	2/6	Madder *Dr. to Spencer and Croft,* For amount of 8 casks ℔ the Jessie, from Rotterdam, as ℔ invoice.....	272	8	3
11	3/2	William Fenton *Dr. to Cotton Yarn,* For 48 bundles Water twist sold him.....	77	3	6
12	5/2	THOMAS ALLWOOD *Dr. to Sundries,* To Cotton Yarn, 56 bundles Water twist... 86 6 6 To Madder, 4 casks Dutch.....153 19 9	240	6	3
14	2/6	Cotton Yarn *Dr. to Samuel Johnson,* For 618 bundles Water twist, ℔ B. P.....	877	12	0
18	2/6	Cotton Yarn *Dr. to Robert Runcorn & Co.* For amount of 440lbs. India twist, ℔ invoice.....	452	8	0
20	5/2	SHELDON & SONS *Dr. to Sundries,* To Madder, for 5 casks Spanish.....205 19 8 To Ashes,....13 ditto pot.....61 15 6	267	15	2
22	7/1	NORRIS & BELL *Dr. to Sundries,* To Bills Receivable, for No. 159, not paid..145 11 8 To Charges,.....for protest..... 0 10 0	146	1	8
23	2/4	Cotton Wool *Dr. to James Feilding & Co.* For 20 bales West India, and 3 bales of Georgia, as ℔ B. P.....	634	10	10
25	2/6	Cotton Yarn *Dr. to Samuel Johnson,* For 400 bundles Water twist, as ℔ B. P.....	575	7	6
26	4/5	James Feilding & Co. *Dr. to Interest,* For discount allowed by them on account.....	14	0	6
27	4/5	Edward Weston *Dr. to Ashes,* For 20 casks Pearl sold him.....	112	1	0

			£		
	1	**Bills Receivable** *Dr. to Sundries.*			
		For Bills received this month, ☞ B. B.			
10	5	To Sheldon & Sons....No. 166, due May 12.....	117	5	2
12	3	To Thomas Allwood.....167, ...Feb. 28.....	135	10	0
16	3	To John Howie & Co.....168, ...May 19.....	116	1	6
			369	7	8
	1	**Sundries** *Drs. to Bills Payable.*			
		For Bills accepted this month, ☞ B. B.			
12	6	Spencer & Croft....No. 77, due April 15.....	272	8	3
27	4	Richard Conder.....78, ...20.....	150	0	0
			422	8	3
	1	**Cash** *Dr. to Sundries.*			
		For Sums received this month, ☞ C. B.			
12	3	To Thomas Allwood, received in part.....	50	0	0
16	1	To Bills Receivable....No. 164.....	110	4	0
23	1	To Stock....received a Legacy of.....	500	0	0
27	2	To House at Windsor....for rent.....	50	0	0
28	1	To Bills Receivable....No. 167,.....	135	10	0
			845	14	0
	1	**Sundries** *Drs. to Cash.*			
		For Sums paid this month, ☞ C. B.			
6	1	Bills Payable.....No. 75.....	370	1	0
8	4	Evans and Bayley....paid in full.....	8	4	0
16	5	Interest.....for discount on a bill.....	0	6	11
26	4	James Feilding & Co...paid them.....	266	9	6
"	2	Madder.....paid charges on 8 Casks.....	31	3	8
27	1	Bills Payable.....No. 65.....	112	15	0
28	5	House Expenses.....paid this month.....	20	0	0
"	6	Charges .....paid this month.....	2	1	0
			811	14	1

			£	s	d.
5	5/3	Interest *Dr. to William Fenton,* For discount on his account received this day.....	3	17	6
14	4/1	James Feilding & Co. *Dr, to Bills Receivable,* For No. 170, on Sheldon & Sons, due June 17 Paid them on account.....	267	15	2
18	7/2	Goodwin & Blake *Dr. to Cotton Yarn,* For 171 bundles Water twist sold them.....	282	11	6
18	5/2	Sheldon and Sons *Dr. to Madder,* For 2 casks Spanish, and 4 casks Dutch, to pay in 2 months.....	241	3	0
18	6/5	Robert Runcorn & Co. *Dr. to Interest,* For discount allowed by them on account.....	22	12	0
26	6/2	Robert Runcorn & Co. *Dr. to Cotton Wool,* For 14 bales Pernam°. and 3 bales Georgia, at 3 months.....	428	9	2
28	4	RICHARD CONDER *Dr. to Sundries,* For amount of Goods shipped ⅌ the Hopewell, Rankine, for Hamburgh, on his account and risk, consigned to Murray & M'Nab. 2 To Cotton Yarn, for 580 bundles Water.... 887 12 6 6 To Charges.....at shipping..... 9 5 4 4 To Evans & Bayley, for premium on £925 insured at 2 Guineas ⅌ cent. and policy } 22 3 6 8 To Commission for ½ ⅌ cent..... 4 12 6	923	13	10
31	6/7	Charges *Dr. to James Penman,* For 3 months salary due him this day.....	17	10	0

			£	s.	d.
		Bills Receivable *Dr. to Sundries.*			
		For Bills received this month, ☞ B. B.			
8	4	To Edward Weston.....No. 169, due June 8.....	112	1	0
14	5	To Sheldon & Sons.....170,.....".17.....	267	15	2
24	4	To Richard Conder.....171,...April 26.....	400	0	0
			779	16	2
	1	**Sundries** *Drs. to Bills Payable.*			
		For Bills accepted this month, ☞ B. B.			
16	6	Samuel Johnson.....No. 79, due June 4..203 6 6			
"	..	.....80,.....".17..300 16 0	501	2	6
18	6	R. Runcorn & Co..... 81,...May 1	429	16	0
			933	18	6
	1	**Cash** *Dr. to Sundries.*			
		For Sums received this month, ☞ C. B.			
3	2	To Cotton Yarn.....received for 66 lbs. Mule twist..	21	9	6
5	3	To William Fenton..received in full.....	73	6	0
10	3	To Thomas Allwood..received in full.....	54	16	3
17	5	To Interest.....for discount on bill paid.....	0	13	3
22	1	To Bills Receivable...No. 165.....	145	10	0
			295	15	0
	1	**Sundries** *Drs. to Cash.*			
		For Sums paid this month, ☞ C. B.			
6	7	James Penman.....paid him salary.....	17	10	0
17	1	Bills Payable.....paid No. 76.....	156	7	8
22	5	Interest.....for discount on bill.....	0	6	9
"	7	Ord & Davis.....paid their bill.....	212	6	0
26		Profit and Loss.....lost with expenses.....	37	0	0
28	6	Charges.....paid ☞ Hopewell.....	9	5	4
31	5	House Expenses.....paid this month.....	18	12	6
"	6	Charges.....paid this month.....	9	5	1
			454	3	4

LEDGER B.

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Dr. STOCK.

1809				£	s.	d
Jan.	1	To Sundries	1	1106	2	2
Mar.	31	To *Balance*, for net Estate	8	3658	2	1
				4764	4	3

Dr. CASH.

Jan.	1	To Stock	1	1032	10	2
	31	To Sundries	2	619	6	0
Feb.	28	To Ditto	4	845	14	0
Mar.	31	To Ditto	6	295	15	0
				2793	5	2

Dr. BILLS RECEIVABLE.

Jan.	1	To Stock....for Nos. 157, 159, 163	1	647	7	8
	31	To Sundries.....164, 165	2	255	14	0
Feb.	28	To Ditto.....166, 167, 168	4	369	7	8
Mar.	31	To Ditto.....169, 170, 171	6	779	16	2
				2052	5	6

Dr. BILLS PAYABLE.

Jan.	26	To Cash.....No. 68	2	178	4	6
Feb.	6	To Ditto.....75	4	370	1	0
	27	To Ditto.....65	4	112	15	0
Mar.	17	To Ditto.....76	6	156	7	8
	31	To *Balance*, for No.77, 78, 79, 80, 81, unpaid	8	1356	6	9
				2173	14	11

CONTRA. Cr.

1809				£	s.	d.
Jan	1	By Sundries	1	4085	12	9
Feb	28	By Cash, received a Legacy of	4	500	0	0
Mar.	31	By *Profit and Loss*, for net gain	8	178	11	6
				1764	4	3

CONTRA. Cr.

Jan	[illegible]	By Sundries	2	439	19	11
Feb.	28	By Ditto	4	811	14	1
Mar.	31	By Ditto	6	454	3	4
	[illegible]	By *Balance*	8	1087	7	10
				2793	5	2

CONTRA. Cr.

Jan.	6	By Cash .....No. 157	2	289	10	0
	1[illegible]	By Ditto.....163	2	212	6	0
Feb.	22	By Norris & Bell.....159	3	145	11	8
	26	By Cash 164	4	110	4	0
	28	By Ditto.....167	4	135	10	0
Mar.	4	By James Feilding & Co...170	5	267	15	2
	22	By Cash 165	6	145	10	0
	31	By *Balance*, for No. 166, 168, 169, 171, in hand.	8	745	18	8
				2052	5	6

CONTRA. Cr.

Jan.	1	By Stock....for....No. 65, 68	1	290	19	6
	31	By Sundries.....75, 76	2	526	8	8
Feb	28	By Ditto.....77, 78	4	422	8	3
Mar.	31	By Ditto.....79, 80, 81	6	933	18	6
				2173	14	11

Dr. MADDER.

1809			Dutch Casks.	Spanish Casks.		£	s.	d.
Jan.	1	To Stock....for.....	....	10	1	354	9	4
Feb.	4	To Spencer & Croft.....	8	....	3	272	8	3
	26	To Cash....paid Charges.....	....	....	4	31	3	8
Mar.	31	To *Profit and Loss*, gained.....	....	....	8	60	6	4
			8	10		718	7	7

Dr. COTTON WOOL.

			Georgia Bales.	W. India Bales.	Permo. Bales.				
Jan.	1	To Stock....for.....	....	....	14	1	254	7	3
Feb.	23	To James Fielding & Co.....	3	20	....	3	684	10	10
Mar.	31	To *Profit and Loss*, gained.....	....	....	....	8	23	7	3
			3	20	14		962	5	4

Dr. COTTON YARN.

			India Libs.	Mule Libs.	Water Bundles.				
Jan.	1	To Stock....for.....	....	....	220	1	293	10	6
	5	To Cash.....for.....	....	399	....	2	124	10	0
Feb.	14	To Samuel Johnson.....	....	....	618	3	877	12	0
	18	To Robert Runcorn & Co.....	440	....	....	3	452	8	0
	25	To Samuel Johnson.....	....	....	400	3	575	7	6
Mar	31	To *Profit and Loss*, gained.....	....	....	....	8	135	18	0
			440	399	1238		2459	6	0

Dr. HOUSE AT WINDSOR.

Jan.	1	To Stock.....	1	820	0	0
	8	To Cash, paid for repairs.....	2	21	14	0
Mar.	31	To *Profit and Loss*.....	8	50	0	0
				891	14	0

CONTRA. Cr.

180			Dutch Casks.	Spanish Casks.		£	s.	d
Jan.	11	By Sheldon & Sons	....	3	2	117	5	2
Feb.	12	By Thomas Allwood	4	....	3	153	19	9
	20	By Sheldon & Sons	....	5	3	205	19	8
Mar.	18	By Ditto	4	2	5	241	3	0
			8	10		718	7	7

CONTRA. Cr.

			Georgia Bales.	W. India Bales.	Permo. Bales.				
Mar.	26	By Robert Runcorn & Co.	3	....	14	5	428	9	2
	38	By *Balance*, on hand	....	20	....	8	533	16	2
			3	20	14		962	5	4

CONTRA. Cr.

			India Libs.	Mule Libs.	Water Bundles.				
Jan.	4	By John Howie & Co.	....	....	75	1	116	12	6
Feb.	11	By William Fenton	....	....	48	3	77	3	6
	12	By Thomas Allwood	....	....	56	3	86	6	6
	18	By Goodwin & Blake	....	....	171	5	282	11	6
	28	By Richard Conder	....	....	580	5	887	12	6
Mar.	3	By Cash, for	....	66	....	6	21	9	6
	31	By *Balance*, on hand	440	333	308	8	987	10	0
			440	399	1238		2459	6	0

CONTRA. Cr.

Feb.	27	By Cash, received for rent	4	50	0	0
Mar.	31	By *Balance*	8	841	14	0
				891	14	0

Dr. COUNTING-HOUSE FURNITURE.

				£	s.	d.
1809 Jan.	1	To Stock	1	72	11	6
	10	To Cash....paid for a desk	2	6	6	0
				78	17	6

Dr. JOH HOWIE & Co. London.

Jan.	1	To Stock	1	110	4	0
	4	To Cotton Yarn	1	116	12	6
				226	16	6

Dr. THOMAS ALLWOOD, London.

Jan.	1	To Stock	1	145	10	0
Feb.	12	To Sundries	3	240	6	3
				385	16	3

Dr. WILLIAM FENTON, London.

Jan.	1	To Stock	1	117	10	0
Feb.	11	To Cotton Yarn	3	77	3	6
				194	13	6

CONTRA. Cr.

				£	s.	d.
1809 Mar.	31	By *Balance*	8	78	17	6

CONTRA. Cr.

Jan.	11	By Bills Receivable....No. 164	2	110	4	0
Feb.	16	By Bills Receivable.....168	4	116	12	6
				226	16	6

CONTRA. Cr.

Jan.	22	By Bills Receivable....No. 165	2	145	10	0
	"	By Bills Receivable.....167	4	135	10	0
Feb.	12	By Cash	4	50	0	0
Mar.	10	By Cash	6	54	16	3
				385	16	3

CONTRA. Cr.

Jan.	18	By Cash	2	117	10	0
Feb.	5	By Cash	6	73	6	0
	"	By Interest	5	3	17	6
				194	13	6

Dr. RICHARD CONDER, New York

1809				£	s	d.
Jan.	1	To Stock	1	237	12	4
Feb.	27	To Bills Payable....No. 78	4	150	0	0
Mar.	28	To Sundries	5	923	13	10
				1311	0	0

Dr. JAMES FEILDING & Co. London.

Jan.	14	To Bills Payable....No. 76	2	156	7	8
	"	To Interest	3	14	0	6
Feb.	26	To Cash	4	266	9	6
Mar.	14	To Bills Receivable....No. 170	5	267	15	2
	31	To *Balance*	8	416	15	8
				1121	8	6

Dr. EVANS & BAYLEY, London.

Feb.	8	To Cash	4	8	4	0
Mar.	31	To *Balance*	8	22	3	6
				30	7	6

Dr. EDWARD WESTON, Manchester.

Jan.	6	To Bills Payable....No. 75	2	370	1	0
Feb.	27	To Ashes	3	112	1	0
				482	2	0

CONTRA. Cr.

1809				£	s.	d.
Jan.	18	By Ashes, & Frances	2	385	8	11
Mar.	24	By Bills Receivable, No. 171	6	400	0	0
	31	By *Balance*	8	525	17	3
				1311	6	2

CONTRA. Cr.

Jan.	1	By Stock	1	436	17	8
Feb.	23	By Cotton Wool	3	684	10	10
				1121	8	6

CONTRA. Cr.

Jan.	1	By Stock	1	8	4	0
Mar.	28	By Richard Gonder	5	22	3	6
				30	7	6

CONTRA. Cr.

Jan.	1	By Stock	1	370	1	0
Mar.	8	By Bills Receivable, No. 169	6	112	1	0
				482	2	0

Dr. SHELDON & SONS, London.

1809				£	s.	d.
Jan.	11	To Madder	2	117	5	2
Feb	20	To Sundries	3	267	15	2
Mar.	18	To Madder	5	241	3	0
				626	3	4

Dr. ASHES.

			Pearl Casks.	Pot Casks.				
Jan.	18	To Richard Conder	45	65	2	385	8	11
	27	To Cash....paid Charges	....	....	2	81	4	10
			45	65		466	13	9

Dr. INTEREST.

Jan.	12	To Cash	4	2	0	8
Feb.	16	To Ditto	4	0	6	11
Mar.	5	To William Fenton	4	3	17	6
	22	To Cash	6	0	6	9
	31	To *Profit and Loss*	8	30	13	11
				37	5	9

Dr. HOUSE EXPENSES.

Jan.	31	To Cash	2	21	0	0
Feb.	28	To Ditto	4	20	0	0
Mar.	31	To Ditto	6	18	12	6
				59	12	6

CONTRA. Cr.

1809				£	s.	d.
Feb.	10	By Bills Receivable, No. 166	4	117	5	2
Mar.	14	By Ditto 170	6	267	15	2
	31	By *Balance*	8	241	3	0
				626	3	4

CONTRA. Cr.

			Pearl Casks.	Pot Casks.				
Feb.	20	By Sheldon & Sons	....	13	3	61	15	6
	27	By Edward Weston	20	....	3	112	1	0
	31	By *Profit and Loss*	....	....	8	2	5	0
	"	By *Balance*, on hand	25	52	8	290	12	3
			45	65		466	13	9

CONTRA. Cr.

Feb.	26	By James Feilding & Co.	3	14	0	6
Mar.	18	By Robert Runcorn & Co.	5	22	12	0
	17	By Cash	6	0	13	3
				37	5	9

CONTRA. Cr.

Mar.	31	By *Profit and Loss*	8	59	12	6

Dr. CHARGES.

1809				£	s.	d.
Jan.	31	To Cash	2	4	19	11
Feb.	28	To Ditto	4	2	14	0
Mar.	31	To James Penman	5	17	10	0
	28	To Cash	6	9	5	4
	31	To Ditto	6	2	15	1
				37	4	4

Dr. SPENCER & CROFT, Rotterdam.

Feb.	12	To Bills Payable....No. 77	4	272	8	3

Dr. SAMUEL JOHNSON, London.

Mar.	16	To Bills Payable, No. 79, 80	6	504	2	6
	31	To *Balance*	8	948	17	0
				1452	19	6

Dr. ROBERT RUNCORN & Co. Manchester.

Mar.	18	To Interest	5	22	12	0
	"	To Bills Payable, No. 81	6	429	16	0
	26	To Cotton Wool	5	428	9	2
				880	17	2

CONTRA. Cr.

				£	s.	d.
1809						
Feb.	22	By Norris & Bell	3	0	10	0
Mar.	28	By Richard Conder	5	9	5	4
	31	By *Profit and Loss*	8	27	9	0
				37	4	4

CONTRA. Cr.

Feb.	4	By Madder	3	272	8	3

CONTRA. Cr.

Feb.	14	By Cotton Yarn	3	877	12	0
	25	By Ditto	3	575	7	6
				1452	19	6

CONTRA. Cr.

Feb.	18	By Cotton Yarn	3	452	8	0
Mar.	31	By *Balance*	8	428	9	2
				880	17	2

Dr. NORRIS & BELL, London.

				£	s.	d.
1809 Feb.	22	To Sundries.....	3	146	1	8

Dr. JAMES PENMAN, my Clerk.

Mar.	6	To Cash....paid him 3 months salary.....	6	17	10	0

Dr. GOODWIN & BLAKE, Bristol.

Mar.	18	To Cotton Yarn.....	5	282	11	6

Dr. ORD & DAVIS, London.

Mar.	22	To Cash....paid their bill.....	6	212	6	0

CONTRA. Cr.

				£	s.	d.
1809 Mar.	31	By *Balance*	8	146	1	8

CONTRA. Cr.

Mar.	31	By Charges	5	17	10	0

CONTRA. Cr.

Mar.	31	By *Balance*	8	282	11	6

CONTRA. Cr.

Mar.	31	By *Balance*	8	212	6	0

Dr. COMMISSION.

1809				£	s.	d.
Mar.	31	To *Profit and Loss*	5	4	12	6

Dr. PROFIT AND LOSS.

Mar.	26	To Cash ... fol	6	37	0	0
	31	To Ashes	5	2	5	0
	"	To House Expenses	5	59	12	6
	"	To Charges	6	27	9	0
	"	To *Stock* for net gain	1	178	11	6
				304	18	0

Dr. BALANCE.

Mar.	31	To Cash, for money in hand ... fol	1	1087	7	10
	"	To Bills Receivable, for No. 166, 168, 169, and 171	1	745	18	8
	"	To Cotton Wool, for 20 Bales on hand	2	533	16	2
	"	To Cotton Yarn, for value on hand	2	987	10	0
	"	To House at Windsor	2	841	14	0
	"	To Counting-House Furniture	3	78	17	6
	"	To Richard Conder	4	525	17	3
	"	To Sheldon & Sons	5	241	3	0
	"	To Ashes, for 77 Casks on hand	5	290	12	3
	"	To Robert Runtorn & Co.	6	428	9	2
	"	To Norris & Bell	7	146	1	8
	"	To Goodwin & Blake	7	282	11	6
	"	To Ord & Davis	7	212	6	0
		Gross Amount of my Property		6402	5	0

CONTRA. Cr.

				£	s.	d.
1809 Mar.	28	By Richard Conder	5	4	12	6

CONTRA. Cr.

Mar.	31	By Madder ... fol.	2	60	6	4
	"	By Cotton-Wool	2	23	7	3
	"	By Cotton-Yarn	2	135	18	0
	"	By House at Windsor	2	50	0	0
	"	By Interest	5	30	13	11
	"	By Commission	8	4	12	6
				304	18	0

CONTRA. Cr.

Mar.	31	By Bills Payable, for No.77,78,79,80, and 81, fol	1	1356	6	9
	"	By James Feilding & Co.	4	416	15	8
	"	By Evans & Bayley	4	22	3	6
	"	By Samuel Johnson	6	94	17	0
		Amount of my Debts		2744	2	11
	"	By STOCK for my net Capital		3658	2	1
				6402	5	0

INVENTORY OF GOODS ON HAND, (SET B.*)

LONDON, 31ST MARCH, 1809.

Cotton Wool, viz. 20 Bales West-India,——Tare 5lbs. ℔ 100lbs.

	Cwt.	qr.	lbs.				
12 Bales, No. 23, a 34 Gross .	30	0	13				
Draft . .			12				
	30	0	1				
Tare . .	1	2	0				
Net . .	28	2	1	or 3193lbs. at 1s. 11d. .	£305	19	11
8 Bales, No. 15, a 22 Net . .	18	0	9	or 2025lbs. at 2s. 3d. . .	227	16	3
20					£533	16	2

Cotton Yarn, viz. . . 440lbs. India Twist.

No.		£	s.	d.	No.		£	s.	d.			
160, 20lbs.	a 17s. 7½d. .	17	12	6	172, 50lbs.	a 21s. 2d. .	52	18	4			
162, 40	. . 18s. 2½d. .	36	8	4	174, 30	. . 21s 10½d.	32	16	3			
164, 35	. . 18s. 9d. .	32	16	3	176, 45	. . 22s. 7d. .	50	16	3			
166, 50	. . 19s. 4d. .	48	6	8	178, 20	. . 23s. 3½d.	23	5	10			
168, 45	. . 19s. 11d. .	44	16	3	180, 25	. . 24s. . . .	30	0	0			
170, 80	. . 20s. 5½d. .	81	16	8	170	Sheet . . .	0	14	8			
270 lbs.		£261	16	8	270		£190	11	4			
					440lbs.		261	16	8	£453	8	0

. . . . . 333lbs. Mule Twist.

No.		£	s.	d.	No.		£	s.	d.			
90, 15lbs.	a 12s. 1d. .	9	1	3	75, 54lbs.	a 9s. 11½d. .	26	17	9			
92, 30	. . 12s. 7d. .	18	17	6	77, 36	. . 10s. 2½d .	18	7	6			
94, 20	. . 13s. 1d. .	13	1	8	78, 30	. . 10s. 4d. .	15	10	0			
95, 25	. . 13s. 4d. .	16	13	4	80, 18	. . 10s. 7d. .	9	10	6			
96, 10	. . 13s. 7d. .	6	15	10	138lbs.		£70	5	9			
98, 10	. . 14s. 1d. .	7	0	10	Off 45 ℔ Cent. . . .		31	12	7			
100, 15	. . 14s. 7d. .	10	18	9			38	13	2			
102, 35	. . 15s. 1d. .	26	7	11	195lbs.		68	2	10	106	16	0
104, 20	. . 15s. 7d. .	15	11	8								
105, 15	. . 15s. 9½d.	11	16	10½								
195lbs.		136	5	7½								
Off 50 ℔ Cent. . .		68	2	9½								
		£68	2	10								

Water Twist, No. 18 . .	49 Bundles, at 26s. . .	£63	14	0			
19 . .	50 . . . . . 26s. 6d.	66	5	0			
20 . .	52 . . . . . 27s. . .	70	4	0			
21 . .	34 . . . . . 27s. 9d.	47	3	6			
22 . .	11 . . . . . 28s. 6d.	15	13	6			
23 . .	82 . . . . . 29s. 3d.	119	18	6			
24 . .	30 . . . . . 30s. 3d.	45	7	6			
					428	6	0
	908 Bundles				£987	10	0

	Cwt. qr. lb.		Dol.	Cents.			
Ashes . viz. 77 Casks.							
52 Casks Pot, wg. net .	117 2 26	at 6 doll. 40 Cents.	754	0	4		
Exchange at 4s. 6d. ℔ Dollar . .			£169	13	2		
Proportion of Charges			35	11	7		
						£205	4 10
25 . . . Pearl, net . .	50 0 24lbs.	at 34s. ℔ Cwt. (selling price)				85	7 5
77 Casks.						£290	12 3

* See end of Waste-Book.

WASTE-BOOK

FOR SET C.

N. B. This Book is given merely as a history of the business which the learner should always understand; and from which he is to compose the *Cash-Book*, *Bill-Book*, *Invoice-Book*, *Sales-Book*, and *Day-Book*, and thence to form the

JOURNAL and LEDGER.

The Entries for the Cash-Book are marked.....C. B.
" ..... for the Bill-Book.....B. B.
" ..... for the Invoice Book.....I. B.
" ..... for the Sales-Book.....S. B.
" .....and for the Day-Book .....D. B.

WASTE-BOOK (C).

Containing an Inventory of my Effects, and the daily Occurrences in Trade; being the continuation of my Business, from the 1st April to 1st July, 1809. (A. B.)

LONDON, 1st APRIL, 1809.

	£	s.	d.
I have in cash	1087	7	10
Bills Receivable..for the following Bills in hand, viz.			
No. 171. George Kay....due April 26....400 0 0			
166. Sheldon & Sons.....May 12....117 5 2			
168. John Howie & Co.....19....116 12 6			
169. Charles Dwyer.....June 8....112 1 0	745	18	8
House at Windsor	841	14	0
Cotton Wool..for 20 bales ℔ Inventory	533	16	2
Cotton Yarn..for amount.....ditto	987	10	0
Ashes.....for 77 casks....ditto	290	12	3
Counting-house Furniture	78	17	6
Sheldon & Sons.....London	241	3	0
Norris & Bell.....ditto	146	1	8
Ord & Davis.....ditto	212	6	0
Robert Runcorn & Co...Manchester	428	9	2
Goodwin & Blake.....Bristol	282	11	6
Richard Conder.....New York	525	17	3
———I owe as follows:———	6402	5	0
To James Feilding & Co. London	416	15	8
To Evans & Bayley.....ditto	22	3	6
To Samuel Johnson.....ditto	948	17	0
To *Bills Payable*..for the following Bills unpaid, viz.			
No. 77. Spencer & Croft..due April 15....272 8 3			
78. Richard Conder.....20....150 0 0			
79. Samuel Johnson.....June 4....203 6 6			
80. Ditto.....17....300 16 0			
81. R. Runcorn & Co.....May 21....429 16 0	1356	6	9
	2744	2	11
4			
D. B. Bought of *Hume & Coleman*, Sundry *Goods* for export, as ℔ B. P.	405	12	4
7			
B. B. Accepted *Samuel Johnson's draft* in favour of Wise & Yates, this day, at 1 month, No. 82	300	10	0

	£	s.	d.
C. B. To accommodate *Thomas Allwood*, I have retired his Bill No. 165, due this day, for.....145 10 0			
B. B. And have taken his Acceptance at three months, including interest, No. 172..... 1 17 6	147	7	6
10			
B. B. Received from *Goodwin & Blake*, their *Draft* on Richard Noble, March 27, at 2 months, No. 173..	130	15	0
11			
S. B. Received ℔ the Sally, from Montrose, 40 pieces *Osnaburgs*, to sell on account of Collins & Greenhill.			
C. B. *Paid* freight and other charges.....	4	5	4
12			
C. B. *Discounted* at the Banker's, Thomas Allwood's *Bill*, No. 172, due July 11.....	147	7	6
The *discount* is.....	1	16	3
13			
I. B. Shipped on board the Ann, J. King, Master, for New York, by order of *Richard Conder*, for his Account and risk, and to him consigned,			
3 Trunks containing 140 pieces printed goods 335 10 4			
Paid *Charges* at shipping 1 13 6			
Commission on £337 3 10 at 2½ ℔ cent... 8 8 7			
D. B. Insured on £370 at *Evans & Bayley's* office, at 6 Guin. ℔ cent. policy 22s..... } 24 8 2			
Commission on ditto at ½ ℔ cent..... 1 17 0	371	17	7
14			
D. B. Bought of *Sheldon & Sons*, 186 pieces printed *Goods*, for export, as ℔ B. P...	458	9	0
15			
C. B. *Paid* my *Bill* to Spencer & Croft, No. 77.....	272	8	3
C. B. *Received* from Henry Watt, on account of *Richard Conder*.....	200	0	0
16			
B. B. *James Feilding & Co.* have drawn on me the following *Bills*, which I have accepted, payable to			
John Hay....April 10, at 2 months, No. 83..120 16 0			
Samuel Smith.....12, at 3 months....84..295 19 8	416	15	8

				£	s.	d.
B. B. *Norris & Bell* having been necessitated to suspend their payments, have offered to pay 20*s.* ℔ £. with interest, as follows; one instalment of 5*s.* per £. and two of 7*s.* 6*d.* each, which I have this day agreed to, and received the *Bills*, viz.						
Their Draft on, and accepted by E. Brown, March 6, at 4 months, No. 174	37	4	0			
Ditto..ditto, —— 6, .. 6 ——, — 175..	56	5	8			
Ditto..ditto, —— 6, .. 9 ——, — 176..	56	19	4	150	9	0
D. B. The *Interest* included in the above Bills, (calculated from Feb. 22), is.....				4	7	4
18						
I. B. Shipped on board the Isabella, for Hamburgh, by order of *Holford Rucker & Co.* for their Account and risk, and to them consigned,						
3 Boxes *printed Cottons* (drawbacks deducted)	346	5	0			
Paid *Charges* at shipping.....	5	13	4			
Commission on £406 0*s.* 4*d.* at 2½ per cent..	10	3	0			
D. B. Insured on £380 with *Evans & Bayley*, at 45*s.* ℔ cent. policy 22*s*.....	9	13	0			
Commission on ditto at ½ ℔ cent.....	1	18	0	373	12	4
D. B. The *Drawback* on the above *Goods* by the Isabella, payable at the Custom-house here, is.....				56	2	0
20						
C. B. *Paid* my *Bill*, No. 78, to Richard Conder.....				150	0	0
S. B. Received ℔ the Union, O'Hara, from Dublin, 200 pieces *Linen*, to sell on account of James Forbes & Co.						
C. B. *Paid* freight and other charges.....				8	16	1
26						
C. B. Received *Cash* for *Bill* No.171, George Kay.....				400	0	0
30						
C. B. *Paid* for *House Expenses* this month.....				23	11	9
Paid sundry *Charges*, ℔ Petty Cash-book, this mo.				3	13	[illegible]

		£	s.	d.
D. B. Indorsed to Hume & Coleman, *Bill* No. 173, being Goodwin & Blake on R. Noble, due 30th inst.	130 15 0			
C. B. *Paid* them in *Cash*	271 2 0			
Discount allowed by them	3 15 4	405	12	4
4				
B. B. Received from *Robert Runcorn & Co.* their *Draft* on H. Tooke, May 1st, at 1 month, No. 177		428	9	2
D. B. Bought of *Hume & Coleman*, Sundry *Goods* for Export, amount as ℔ B. P.		565	13	4
6				
D. B. Sold *Samuel Johnson*, 9 bales *Cotton*, payable at 2 months		264	3	2
D. B. Received advise to insure on 20 bales Cotton, ℔ the Fanny, Ker, Master, from New York to London, on account of *Richard Conder*; which I have this day effected with the *London Assurance Company*, on £650 at 6 Guineas ℔ cent. to return 1 ℔ cent. for convoy and arrival, policy 38*s.* 6*d.*	42 17 6			
My *Commission* ½ ℔ cent.	3 5 0	46	2	6
7				
S. B. Sold *Norris & Bell*, 40 pieces *Osnaburgs*, on account of Collins & Greenhill, payable at 6 months		169	0	0
I. B. Shipped ℔ the Hibernia, Thomas Howie, for Dublin, by order of *James Forbes & Co.* and to them consigned,				
300 lbs. *Cotton Yarn*	186 3 9			
52 barrels *Pot Ashes*	247 4 9			
Paid *Charges* at shipping	3 2 5			
D. B. Insured on £450 at 2 ℔ cent. policy 13*s.* 9*d.* with *Evans & Bayley*	10 7 6			
Commission on ditto at ½ per cent.	2 5 0	449	3	5

	£	s.	d.
S. B. Sent *James Forbes & Co.* an account *Sales of* their 200 pieces *Linen*, ℔ the Union, and charged them for *Warehouse Rent*..... 0 7 3 *Commission*....5 ℔ cent. on £2287 13*s*.... 14 7 8 *The Net proceeds* due them is.....264 2 0	278	16	11
21			
C. B. *Paid* my *Bill* No. 81, to Robert Runcorn & Co....	429	16	0
22			
C. B. *Paid* Customs, Freight, and Charges on 40 puncheons *Rum*, (*in Co.*) ℔ Nancy, from Liverpool.....	152	6	8
23			
D. B. Sold *Samuel Johnson*, 4 bales *Cotton*, payable at 2 months.....	114	1	6
24			
C. B. Received *Cash* for *Bill* No. 169, C. Dwyer, due June 8	112	1	0
26			
C. B. Sold for *Cash*, S. B. 50 pieces *Muslins*, on account of Collins & Greenhill.	70	0	0
S. B. Furnished *Collins & Greenhill*, of Montrose, with an Account *Sales* of their *Muslins*, ℔ the Jean, and charged them for *Warehouse Rent*..... 0 15 8 *Commission*, for my commission on the amount 26 8 3 The *Net proceeds* due them is.....593 7 0	620	10	11
30			
D. B. Sold *Sheldon & Sons*, 25 casks *Pearl Ashes*..3¼ ℔ cent. for cash.....	120	0	0
31			
D. B. *Goodwin & Blake's Draft* on R. Noble, No. 173 is this day returned me by *Hume & Coleman* for non payment.....130 15 0 I have therefore sent it back to G. & B. under protest..... 0 10 0	131	5	0

	£		
D. B. The Fanny, from New York, having arrived saf with convoy, I have received the 20 bales of Cotton to sell on account of *R. Conder*. The sum insured on the above with the *London Assurance Company*, was £650, which at 1 ℘ cent. for return of premium, is.....	6	0	0
C. B. *Paid for House Expenses* this month.....	27		10
Paid sundry *Charges* ℘ Petty Cash-Book.....	4	0	2
1st June			
C. B. *Paid Hume & Coleman* amount of Noble's Bill, No. 173, returned for non-payment.....	130	15	0
4			
C. B. *Received* payment of *Bill* No. 177, R. Runcorn & Co.	428	9	2
C. B. *Paid* my *Bill* No. 79, to S. Johnson.....	203	6	6
7			
C. B. *Paid* Duty, Freight, and Charges on 20 bales *Cotton* ℘ Fanny.....	80	0	5
8			
C. B. *Received* from *Sheldon & Sons* in full, of Ashes..... 115 10 0			
Discount allowed them..... 4 10 0	120	0	0
10			
B. B. *James Forbes & Co.* have drawn on me a *Bill*, favour of Patrick O'Brien, June 6, at 3 months, which have accepted, No. 89.....	150	1[illegible]	0
13			
S. B. Sold *Evans & Bayley*, 30 puncheons *Rum* (in Co.) payable at 2 months..	667	0	0
C. B. *Paid* my *Bill* No. 83, to J. Feilding & Co.....	120	16	0
C. B. *Paid Rent* of *Warehouse* for half a year.....	25	0	0
15			
C. B. Received *Cash* for *Debenture*, ℘ Hibernia.....	10	1[illegible]	5

	£	s.	d.
B. B. *Goodwin & Blake* have remitted me their *Draft* upon J. Smith, June 3, at 1 month, No. 180.....	283	1	0
—17—			
B. B. Accepted *Collins & Greenhill's* two *Drafts* in favor of R. Ritchie, June 12th, at 3 ms. No. 90...220 10 0 J. Sheldon, —— 12th, at 3 ms. — 91...140 0 0	360	10	0
C. B. Paid my *Bill* No. 80, to S. Johnson.....	300	16	0
—18—			
C. B. Sold £600 *Stock*, at 61⅛ ℘ cent. Commission 2*s*. 6*d* ℘ Cent.....	367	10	0
B. B. Received from *Holford, Rucker & Co.* a *Bill*, drawn by Moses Reiss on Solomon Sheldon, payable to their order, June 2d, at Usance, No. 181.....	150	0	0
—20—			
S. B. Sold *Robert Runcorn & Co.* Manchester, 20 bales *Cotton*, on account of Richard Conder. payable at 3 months	808	17	8
S. B. Rendered *Richard Conder* an *Account Sales* of 20 bales *Cotton*, ℘ Fanny, and charged him for *Warehouse Rent* and Brokerage..... 4 11 10 *Interest*....on Duty and Freight..... 1 1 7 *Commission*.for 2½ ℘ cent. on £808 17 8.. 20 4 5 The *Net proceeds* due him.....702 19 5	728	17	3
—22—			
S. B. Sold *Thomas Allwood*, 10 puncheons *Rum* (in Co.) payable at 3 months..	220	0	0
C. B. *Paid* additional Charges on *Rum* (in Co.) at Delivery	4	5	10
S. B. The *Rum in Co.* being now all sold, I close the several accounts as under, viz. My *Commission* on £887 at 2½ per cent.... 22 3 6 *John Hume*.....for his ⅓ of profit..... 26 18 4 *Samuel Johnson*..for his ⅓ of profit..... 26 18 4 *Profit and Loss*...for my ⅓ of profit..... 26 18 4	102	18	6

	£	s	d
C. B. Received on account of E. Weston, Manchester. £690 which I have this day remitted him, with Moffat's draft at par, after deducting ½ per cent. for my *Commission*.....	3	9	0
28			
C. B. *Received* payment of Richard Conder's *Bill*, No. 178.	150	10	0
D. B. Received an Account Sales from *Wm. Bancroft*, for the goods consigned him as an *Adventure*, last month, (in company with Thomas Allwood,) the net proceeds of which amount to.....	966	9	0
Thomas Allwood's one half of profit is..... 97 3 6			
My one-half of profit is..... 97 3 6	194	7	0
B. B. Received at same time from *Wm. Bancroft* a *Bill*, drawn by R. Hooly on M. Parry, payable to H. Shore, dated May 3d, at 31 days sight, No. 182....	350	5	0
C. B. Received a Dividend of 3*s.* 6*d.* ℔ £ on £212 6*s.* from the Estate of *Ord & Davis*.....	37	3	0
D. B. They have obtained a discharge for 17*s.* 6*d.* ℔ £ to be paid by different instalments, which I have agreed to. *My loss* on £212 6*s.* therefore is.....	26	10	9
30			
D. B. Closed Richard Conder's Account-Current, with *postage of letters* paid by me..... 0 9 5			
Interest..for amount due thereon as ℔ accot. 8 19 7	9	9	0
C. B. *Paid* my Clerks's salary for 3 months, due this day..	33	6	8
C. B. *Paid* for *House Expenses* this month.....	20	14	0
Paid sundry *Charges*, ℔ Petty Cash-book.....	5	11	9
Previous to the Balancing of my Books, I have this day taken an Inventory of the Goods in my Warehouse, and have on hand,			
335 lbs.....of India twist.....value..... .341 3 5			
138 — .....of Mule twist.....ditto..... 41 19 10			
308 bundles of Water twist.....ditto.....428 6 0	811	9	5

END OF WASTE-BOOK.

PRELIMINARY REMARKS

ON

THE SUBSIDIARY BOOKS FOR SET C.

CASH-BOOK.—In receiving and paying Money on *Discount*, the full sum or amount of the account is first entered; and then a second entry is made for the *discount* on the opposite side of the Cash-Book.

The incidental *Charges* on the Business is entered once a month; the amount of which is supposed to be taken from a *Petty Cash-Book* kept for that purpose. The *Balance* of Cash on hand of the preceding month is carried to the following month.

BILL-BOOK.—In order to give the learner a distinct idea of the nature of the Bills received or accepted, and thereby to enable him easily to enter them into the Bill-Book, we have circumstantially narrated these in the Waste-Book.

ACCOUNT-SALES-BOOK.—We have given two forms for drawing out an *Account of Sales*. The form, with the several charges, on the first or left-hand page, and the particulars of the sale on the opposite side, in the manner of Dr. and Cr., is best adapted for West-India produce.

DAY-BOOK.—In this Book we have entered the amount of the purchases, to avoid the necessity of keeping an *Invoice-Book inward* or *Book of Purchases*, which is according to the practice of some Counting-houses.

The method here adopted of avoiding improper or superfluous entries in the Day-Book, has never yet been attended to by any elementary and practical Writer on the subject.

CASH-BOOK C.

Dr. CASH Received.

1899			£	s.	d.
April	1	To Balance in hand	1087	7	10
	12	*To Bills Receivable*, No. 172, T. Allwood, due July 11	147	7	6
	15	*To Richard Conder*, received of H. Watt	200	0	0
	26	*To Bills Receivable*, No. 171, G. Kay	400	0	0
		Entered Journal, p. 2.	1834	15	4

Dr. CASH Received.

			£	s.	d.
May	1	To Balance, from last month	1217	7	9
	2	*To Interest*, for discount allowed by Hume & Co.	3	15	4
	12	*To Bills Receivable*, No. 166, Sheldon & Sons	117	5	2
	18	*To Sheldon & Sons*, received in full of Madder	241	3	0
	19	*To Bills Receivable*, No. 168, J. Howie & Co.	116	12	6
	"	*To Debentures*, received drawback ℔ Isabella	56	2	0
	24	*To Bills Receivable*, No. 169, C. Dwyer, due June 8	112	1	0
	26	*To Muslins on Commission*, received for 50 pieces ℔ Jean, sold this day	70	0	0
		Entered Journal, p. 4.	1934	6	9

Dr. CASH Received.

			£	s.	d.
June	1	To Balance, from last month	9	1	1
	4	*To Bills Receivable*, No. 177, R. Runcorn & Co.	428	9	2
	8	*To Sheldon & Sons*, received in full of Ashes	120	0	0
	15	*To Debentures*, received drawback ℔ Hibernia	10	14	5
	18	*To Funded Property*, sold £600 Stock, at 61⅜ and ⅛	367	10	0
	25	*To Commission*, for ½ ℔ cent. on receiving and remitting £690 on account of E. Weston	3	9	0
	28	*To Bills Receivable*, No. 178, Richard Conder	150	10	0
	"	*To Ord & Davis*, received a dividend of 3s. 6d. ℔ £ on £212 6s.	37	3	0
		Entered Journal, p. 8.	1126	16	8

CASH Paid. Cr.

1809			£	s	d.
April	8	*By Thomas Allwood*, paid his bill for his accommodation.....	145	10	0
	11	*By Sales on Commission*, paid on Osnaburgs, ℔ Sally, from Montrose	4	5	4
	12	*By Interest*, for discount on bill No. 172.....	1	16	3
	13	*By Charges*, ℔ Ann, for New York.....	1	13	6
	15	*By Bills Payable*, paid No. 77, Spencer & Croft.....	272	8	3
	18	*By Charges*, ℔ Isabella, for Hamburgh	5	13	4
	20	*By Bills Payable*, paid No. 78, R. Conder.....	150	0	0
	"	*By Sales on Commission*, paid on Linen, ℔ Union, from Dublin..	8	16	1
	30	*By House Expenses*, paid this month.....	23	11	9
	"	*By Charges*, paid ℔ Petty Cash-book	3	13	1
	"	By Balance, carried to next month.....	1217	7	9
		Entered Journal, p. 2.	1834	15	4

CASH Paid. Cr.

			£	s.	d.
May	2	*By Hume & Coleman*, paid balance of their account	274	17	4
	7	*By Charges*, ℔ Hibernia, for Dublin.....	3	2	5
	9	*By Sales on Commission*, paid on Muslins, ℔ Jean, from Montrose	5	5	9
	10	*By Bills Payable*, paid No. 82, S. Johnson.....	300	10	0
	"	*By Charges*, ℔ Triton, for St. Kitt's.....	8	3	6
	12	*By Funded Property*, bought £1200 Stock, in the 3 ℔ cent. Consols, at 59⅞ ℔ cent.—Brokage ⅛ ℔ cent.	720	0	0
	21	*By Bills Payable*, paid No. 81, R. Runcorn & Co.....	429	16	0
	22	*By Rum in Co.* paid Charges on 40 puncheons.....	152	6	8
	31	*By House Expenses*, paid this month.....	27	3	10
	"	*By Charges*, paid ℔ Petty Cash-book.....	4	0	2
	"	By Balance, to next month.....	9	1	1
		Entered Journal, p. 4.	1934	6	9

CASH Paid. Cr.

			£	s.	d.
June	1	*By Hume & Coleman*, paid them in lieu of Noble's Bill.....	130	15	0
	4	*By Bills Payable*, paid No. 79, S. Johnson.....	203	6	6
	7	*By Sales on Commission*, paid on Cotton, ℔ Fanny, from New York.....	80	0	5
	8	*By Interest*, for discount allowed Sheldon & Sons.....	4	10	0
	13	*By Bills Payable*, paid No. 83, J. Feilding & Co.....	120	16	0
	"	*By Charges*, paid Warehouse rent.....	25	0	0
	17	*By Bills Payable*, paid No. 80, S. Johnson.....	300	16	0
	22	*By Rum in Co.* paid Charges at delivery.....	4	5	10
	"	*By House Expenses*, paid this month.....	20	14	0
	30	*By Profit and Loss*, paid Clerk's salary to this date.....	33	6	8
	"	*By Charges*, paid ℔ Petty-Cash-book.....	5	11	9
	"	By Balance, in hand.....	197	14	6
		Entered Journal, p. 8.	1126	16	8

END OF CASH-BOOK.

BILL-BOOK C.

BILLS

Page Jour.	No.	When Received.		On Account of.	Drawn by.	Upon.	Payable to.
		1809.					
2	172	April	8	Thomas Allwood	A. B.	Himself	A. B.
2	173		10	Goodwin & Blake	Themselves	R. Noble	A. B.
2	174		16	Norris & Bell	Ditto	E. Brown	Norris & Bell
2	175		"	Ditto	Ditto	Ditto	Ditto
2	176		"	Ditto	Ditto	Ditto	Ditto

BILLS

Page Jour.	No.	When Received.		On Account of.	Drawn by.	Upon.	Payable to.
4	177	May	4	R. Runcorn & Co.	Themselves	H. Tooke	A. B.
4	178		16	Richard Conder	J. Blake	Lees & Co.	M. Tindal
4	179		"	Ditto	W. Forbes	J. Mills	H. Bird

BILLS

Page Jour.	No.	When Received.		On Account of.	Drawn by.	Upon.	Payable to.
8	180	June	16	Goodwin & Blake	Themselves	JamesSmith	A. B.
8	181		18	Holford Rucker & Co.	Moses Reiss	S. Sheldon	Holford & Co.
8	182		26	W. Bancroft	Rd. Hooly	Moses Parry	Henry Shore

RECEIVABLE.

Place.	*Date.*	*Term.*	*Payable in.*	*Due.*	*Sum.*			*Event.*
London	April 8	3 months	London	July 11	147	7	6	
Bristol	Mar. 27	2 months	London	May 30	130	15	0	returned under protest.
London	Mar. 6	4 months	London	July 9	37	4	0	
London	Mar. 6	6 months	London	Sep. 9	56	5	8	
London	Mar. 6	9 months	London	Dec. 9	56	19	4	

RECEIVABLE.

Place.	*Date.*	*Term.*	*Payable in.*	*Due.*	*Sum.*			*Event.*
Manchester	May 1	1 month	London	June 4	428	9	2	received payment
New York	April 16	40 days sight	London	June 28	150	10	0	ditto
Ditto	Mar. 26	60 days sight	London	July 18	250	0	0	

RECEIVABLE.

Place.	*Date.*	*Term.*	*Payable in.*	*Due.*	*Sum.*			*Event.*
Bristol	June 3	1 month	London	July 6	283	1	0	
Hamburgh	June 2	1 month	London	July 5	150	0	0	
St. Kitts	May 3	31 day's sight	Liverpool	July 18	350	5	0	

BILLS

Page Jour	No.	When Accepted.		On Account of.	Payable to.	Place.	Date.
		1809.					
2	82	April	7	Samuel Johnson	Wise & Yates	London	April 7
2	83		16	James Feilding & Co.	John Hay	London	Apr. 10
2	84		"	Ditto	Sam. Smith	London	Apr. 12

BILLS

Page Jour.	No.	When Accepted.		On Account of.	Payable to.	Place.	Date.
4	85	May	8	Sheldon & Sons	Tim. Watts	London	May 8
4	86		10	Samuel Johnson	H. Blount	London	May 9
4	87		15	Moss & Benson	David Young	Liverpool	May 10
4	88		"	Ditto	Vieze & Son	Ditto	May 10

BILLS

Page Jour.	No.	When Accepted.		On Account of.	Payable to.	Place.	Date.
8	89	Juue	10	James Forbes & Co.	P. O'Brien	Dublin	June 6
8	90		17	Collins & Greenhill	R. Ritchie	Montrose	June 12
8	91		"	Ditto	J. Sheldon	Ditto	June 12

PAYABLE.

Term.	Payable in.	Due.	Sum.			When and		To whom Paid.
1 month	London	May 10	300	10	0	May	10	William Hadley
2 months	London	June 13	120	16	0	June	13	Edward Lee
3 months	London	July 15	295	19	8			

PAYABLE.

Term.	Payable in.	Due.	Sum.			When and		To whom Paid.
2 months	London	July 11	458	9	0			
50 days	London	July 1	648	7	0			
2 months	Liverpool	July 13	400	0	0			
3 months	Ditto	Aug. 13	227	9	0			

PAYABLE.

Term.	Payable in.	Due.	Sum.			When and		To whom Paid.
3 months	London	Sept. 9	150	14	0			
3 months	London	Sept. 15	220	10	0			
3 months	London	Sept. 15	140	0	0			

END OF BILL-BOOK.

INVOICE-BOOK

AND

SALES-BOOK.

INVOICE *of printed Goods shipped on board the Ann, J. King, Master, for New York, by Order of Richard Conder, Merchant, there, for his Account and Risk, and to him consigned.*

LONDON, *April 13th*, 1809.

				£	s.	d.
7/8 Cambric Check . 48 pieces, 1344 yards, at 1*s*. 11*d*..	128	16	0			
No. 1, Trunk, Sheet, and Packing..	1	1	6	129	17	6
7/8 Calico Check.. 51 Ps. 1428 yards, at 1*s*. 7*d*...	113	1	0			
2, Trunk, Sheet, and Packing..	1	0	0	114	1	0
4/4 fine Calico, blue grd.. 15 Ps... 360 yds. at 1*s*. 11*d*.	34	10	0			
" " .. Cambric Check.. 6 —— 144..... 2*s*. 3½*d*.	16	10	0			
7/8 Muslin, yellow grd... 20 —— 560.. ...1*s*. 5*d*..	39	13	4			
41						
3, Trunk, Sheet, and Packing..	0	18	6	91	11	10
R. C.				335	10	4
CHARGES.						
Cartage, Wharfage, and Lighterage.....	0	13	6			
Custom-house Entry and Fees.....	0	8	6			
Bills of Lading and Agency.....	0	11	6	1	13	6
Commission on £337 3 10 at 2½ ℘ Cent.....				8	8	7
Insurance on £370 at 6 guineas ℘ Cent. policy 22*s*.	24	8	2			
Commission on Ditto at ½ ℘ Cent.....	1	17	0	26	5	2
				371	17	7

Entered Journal, page 3.

INVOICE *of printed Goods shipped on board the Isabella, Brown, Master, for Hamburgh, for Account and Risk of Holford, Rucker & Co. Merchants, there, and to them consigned, marked and numbered as ⅌ Margin.*

LONDON, *April* 18*th*, 1809.

NO.				£	s.	d.
1	$\frac{13}{16}$ Cambric bordered Handkfs. 20 ps. blue, 40 doz. 8					
	— Ditto.....Ditto....45 — red..92 1					
	— Ditto.....Ditto.... 2 — black 4 2					
	No. 1, 67 pieces..136 doz.11 at 21*s*.			143	15	3
2	$\frac{15}{16}$ Muslins, blue grd. 19 ps. 41 doz. 2.at 20*s*.....41 3 4					
3	— Ditto..smoke grd. 12 — 25 — 10.at 17*s*. 6*d*...22 12 1					
4	— Ditto ...light grd. 6 — 13 — ...at 18*s*. 6*d*...12 0 6					
5	$\frac{7}{8}$ Cambric fancy Check 17 — 476 yds..at 2*s*. 1*d*....49 11 8			125	7	7
	No. 2, 54					
6	$\frac{15}{16}$ Muslins, light grd. 49 ps. 1176 yds. .at 1*s*.9*d*...102 18 0					
7	— Ditto ...green....16 — 384.....1*s*.9½*d*.. 34 8 0			137	6	0
	No. 3, 65			406	8	10
	H. R.					
	Deduct 1 ⅌ Cent. allowed for damages, and odd pence,			4	1	10
				402	7	0
	CHARGES.					
	Boxes, Ropes, and Packing.....	1 14 0				
	Cartage, Porterage, and Incidents till on board..	1 5 9				
	Bills of Lading, and Agency.....	1 1 0				
	Entry at Custom-house, and Fees.....	1 12 7		5	13	4
	Commission on £406 0 4, at 2½ ⅌ Cent.....			10	3	0
	Premium of Insurance on £380 at 45*s*. ⅌ Cent. & Policy 22*s*.....	9 13 0				
	Commission on Ditto at ½ ⅌ Cent.....	1 18 0		11	11	0
				429	14	4
	——*Cr.*——					
	By Drawback allowed here at the Custom-house.....			56	2	0
				373	12	4
	Entered Journal, page 3.					

INVOICE *of Goods shipped on board the Hibernia, Thomas Howie, for Dublin, by Order of James Forbes & Co. there, for their Account and Risk, and to them consigned.*

LONDON, *May 7th*, 1809.

				£	s.	d.
Cotton Yarn in one Bale, viz.						
Mule Twist, No. 90..3 bundles. 15lbs. at 6*s*. 0½*d*	£4	10	7½			
92..6.....30....6*s*. 3½*d*.	9	8	9			
94..4.....20....6*s* 6½*d*.	6	10	10			
95..5.....25....6*s*. 8*d*.	8	6	8			
96..2.....10....6*s* 9½*d*.	3	7	11			
98..2.....10....7*s*. 0½*d*.	3	10	5			
100..3.....15....7*s*. 3½*d*.	5	9	4½			
102..7.....35....7*s*. 6½*d*.	13	3	11½			
104..4.....20....7*s*. 9½*d*.	7	15	10			
105..3.....15....7*s*. 11*d*.	5	18	9	68	3	1½
39 bundles. 195lb.						
India Twist, No. 170..5 bundles, 25lbs. at 20*s*. 5½*d*.	25	11	5½			
172..1.....5....21*s*. 2*d*.	5	5	10			
176..6.....30....22*s*. 7*d*.	33	17	6			
178..4.....20....23*s*. 3½*d*.	23	5	10			
180..5.....25....24*s*.....	30	0	0	118	0	7½
21 bundles. 105lbs.				186	3	9
ASHES.						
Pot.....52 casks..wg. gross..134 2 6						
Tare ⅛..... 16 3 8						
Net Cwt.....117 2 26 at 42*s*. ℔ cwt.				247	4	9
				433	8	6
CHARGES.						
Sheet, Rope, and Packing, the Yarn.....	0	7	4			
Entry Bond, Fees, and Certificate.....	1	3	6			
Cartage of the Ashes to the Ship, at 4*d* ℔ Cask..	0	17	4			
Porterage and small Charges putting on board....	0	3	9			
Bills of Lading.....	0	10	6	3	2	5
Insurance on £450 at 2 ℔ Cent. Policy 27*s*. 6*d*.	10	7	6			
Commission on Ditto at ½ ℔ Cent.	2	5	0	12	12	6
				449	3	5

Entered Journal, page 5.

INVOICE *of sundry Goods shipped on board the Triton, James Noble, for St. Kitt's, consigned for Sale to William Bancroft, Merchant, there, on Account and Risk of Thomas Allwood, and the Shipper, each one half Share.*

LONDON, *May 10th*, 1809.

		£		d.
5 Casks, containing each 5 doz. checked Shirts, at 50*s.* ℔ doz.	62 10 0			
Cost of 5 Casks, at 6*s.* each	1 10 0	64	0	0
4 Bales, containing each 12 pieces Negro Blanketing, at 24*s.* ℔ piece	57 12 0			
Canvas and Rope	1 9 6	59	1	6
1 Bale, containing 10 pieces bleached Russia Sheeting, at 75*s.* ℔ piece	37 10 0			
Packing and Canvas	0 8 9	37	18	9
2 Trunks..Checked and striped Holland, as ℔ B. P. enclosed		193	14	3
2 Boxes...Negro Jackets, Nuns Thread, ℔ ditto		117	2	10
5 Bales....Coarse Woollens, Slops, &c. ℔ ditto		220	0	0
		691	17	4
CHARGES.				
Cartage, Lighterage, and Wharfage	3 17 6			
Bond, Entry, and Bills of Lading	2 14 9			
Searcher's Fees and Porterage	1 11 3	8	3	6
Commission on £700 0 10 at 2½ ℔ Cent.		17	10	0
Premium of Insurance on £770 at 6 Guineas ℔ Cent. Policy 44?	50 14 2			
Commission on Ditto at ½ ℔ Cent.	3 17 0	54	1	2
		772	2	0

Entered Journal, page 5.

END OF INVOICE-BOOK.

SALES *of* 40 *Pieces Osnaburgs, received* ℔ *the Sally, from Montrose, for Account of Collins & Greenhill.*

								£	s.	d.
1809. May 7	Sold *Norris & Bell*, payable at 6 months,									
	No.		Pieces.	Yards.						
	1	Tow Osnaburgs	3	427	at 6¼*d*.	11	2	4¾		
	2		4	569	6½*d*.	15	8	2½		
	3		6	723	7*d*.	23	2	7		
	4		7	996	7¼*d*.	30	1	9	79	14	11
			20	2785						
	5	Flax Osnaburgs	2	284	at 7*d*.	8	5	8		
	6		2	245½	7⅛*d*.	7	5	9¼		
	7		3	427	7¼*d*.	12	17	11¾		
	8		4	570	7½*d*.	17	16	3		
	9		3	430	7¾*d*.	13	17	8½		
	10		2	280	8*d*.	9	6	8		
	11		2	282	8¼*d*.	9	13	10½		
	12		2	284	8½*d*.	10	1	2	89	5	1
			20	2843					169	5	0
		CHARGES.									
	Freight on the above, at 20*d*. ℔ Piece					3	6	8			
	Cartage at Landing, at 1*d*. ℔ Piece					0	3	4			
	Wharfage and Housing					0	3	10			
	Porterage and Cartage to Buyer					0	5	6			
						4	5	4			
	Warehouse Rent and Insurance against Fire, 2*s*. 6*d*. ℔ Cent.					0	4	3			
	Commission and insuring Debts 5 ℔ Cent.					8	9	0	12	18	7
May 7	To *Collins & Greenhill's* Credit for Net Proceeds								156	1	5

Entered Journal, page 5.

SALES *of* 200 *Pieces Linen, received ℔ the Union, O'Hara, from Dublin, on Account of James Forbes & Co.*

					£	s.	d.
1809. May 7	Sold *Thomas Allwood*, 100 Pieces at 4 months,						
	Brown Linen, No. 1..20 pieces, at 23*s.* 9*d.*...	23	15	0			
	2..15.....24*s.* 6*d.*...	18	7	6			
	3..25.....26*s.* 9*d.*...	33	8	9			
	4..17.....28*s.* 3*d.*...	24	0	3			
	5..23.....30*s.* 6*d.*...	35	1	6	134	13	0
	100 Pieces						
20	Sold *Henry Hume*, 100 Pieces at 4 months,						
	Brown Linen, No. 6..25 pieces, at 27*s.* 9*d.*...	34	13	9			
	7..30.....30*s.* 6*d.*...	45	15	0			
	8..15.....31*s.* 9*d.*...	23	16	3			
	9..30.....32*s.* 6*d.*...	48	15	0	153	0	0
	100 Pieces				287	13	0
	CHARGES.						
	Freight and Land-Waiter's Fees.....	7	3	9			
	Cartage and Porterage at Landing.....	0	16	10			
	Wharfage and Housing.....	0	15	6			
		8	16	1			
	Warehouse Rent and Insurance against Fire ⅛ ℔ Cent.....	0	7	3			
	Commission and Guarantee 5 ℔ Cent.....	14	7	8	23	11	0
May 20	To *James Forbes & Co.* for Net Proceeds.....				264	2	0

Entered Journal, page 5 & 6.

Sales *of* 450 ***Pieces Muslins***, *received* ℔ *the Jean, on Account of Collins & Greenhill, Montrose.*

1809.					£	s.	d.
May 12	Sold *Sheldon & Sons*, payable at 4 months,						
	$\frac{7}{8}$ Cossae Muslin..200 Pieces, each 28 yds...5600 yds. at 1*s.* 1*d*.....				303	6	8
15	Sold *Hume & Coleman*, payable at 4 months,						
	Pieces.						
	$\frac{4}{4}$ Grey Cambrics..100..2400 yds. at 1*s.*4*d*..	160	0	0			
	$\frac{5}{4}$ Shawl Cloths....100.. 100 doz...18*s.*6*d.*	92	10	0	252	10	0
26	Sold for *Cash*,						
	$\frac{7}{8}$ Cossae Muslin..50 pieces, each 28 yds...1400 yds. at 1*s.*				70	0	0
					625	16	8
	CHARGES.						
	Freight and River Dues.....	3	18	9			
	Cartage, Wharfage, and Housing.....	1	4	4			
	Porterage and Postage.....	0	2	8			
		5	5	9			
	Warehouse Rent $\frac{1}{8}$ ℔ Cent.....	0	15	8			
	Commission on £625 16 8 at 2 ℔ Cent...	12	10	4			
	——— on 555 16 8 at $2\frac{1}{2}$ ℔ Cent. for Guarantee.....	13	17	11	32	9	8
May 26	To *Collins & Greenhill*, for Net Proceeds.....				593	7	0

Entered Journal, page 6.

Dr. SALES *of* 20 *Bales Cotton, received* ℔ *the Fanny, Ker,*

1809.					£	s.	d.
June 7	To Duty on 5860lbs. at 2*d.* ℔ lb.	48	16	8			
	Bill Money and Land-Waiter's Fees	0	19	3	49	15	11
	To Freight on 5860lbs. at 1*d.* ℔ lb.	24	8	4			
	Primage, Pierage, and Trade	1	15	2	26	3	6
	To Landing, Weighing, and Housing	1	12	9			
	Lighterage and Wharfage	1	7	3			
	Cartage, Porterage, and Loading	0	12	6			
	Mending Bags for delivery	0	8	6	4	1	0
					80	0	5
	To *Warehouse Rent* till delivery	0	11	0			
	Brokerage ½ ℔ Cent.	4	0	10	4	11	10
	To *Interest*, on Duty and Freight to Sept. 23, 108 days				1	1	7
	To *Commission*..2½ ℔ Cent.				20	4	5
					105	18	3
June 20	To *Richard Conder*...his Account Current for Net Proceeds due September 23				702	19	5
					808	17	8

Entered Journal, page 9.

from New York, on Account of Richard Conder. Cr.

1809. June 20	By *Robert Runcorn & Co.* sold them 20 Bales Georgia, payable in 3 months,	£	s.	d.
	No. 1....2 3 0; 2....2 1 24; 3....2 2 16; 4....2 3 1; 5....2 2 26 — 13 1 11			
	No. 6....2 2 24; 7....2 3 11; 8....2 2 25; 9....2 1 27; 10....2 3 14 — 13 2 17; 13 1 11; 13 3 10			
	No. 11....2 2 26; 12....2 3 11; 13....2 2 18; 14....2 3 13; 15....2 2 26 — 13 3 10			
	Cwt...40 3 10			
	Draft... 15			
	40 2 23			
	Tare 5lbs. ℔ cwt... 1 3 8			
	Net Cwt...38 3 15 or 4355lbs. at 2*s*.9*d*.	598	16	3
	No. 20....2 2 26			
	21....2 3 11			
	22....2 2 27			
	23....2 3 14			
	24....2 3 18			
	14 0 12			
	Draft... 5			
	14 0 7			
	Tare... 2 14			
	Cwt....13 1 21 or 1505lbs. at 2*s*.9½*d*.	210	1	5
		808	17	8

Dr. SALES *of 40 Puncheons Rum, ℔ Nancy, from Liverpool,*

1809.					£	s.	d.
May 15	To *Moss & Benson,* for amount of their Invoice....				627	9	0
	To Customs on 4435 Gals. at 6*d.* ℔ gal...	110	17	6			
	To Freight on Ditto.....at 2*d.* ℔ gal...	36	19	2			
	Cartage at Landing....2*s.* 3*d.* ℔ pun..	4	10	0	152	6	8
	Charges at Delivery.... 1*s.* 9*d.* ℔ pun..	3	10	0			
	Vault Rent.....	0	15	10	4	5	10
					784	1	6
June 20	To *Commission* on £887, at 2½ ℔ Cent.....				22	3	6
	To *Henry Hume*..for his one-third of profit.	26	18	4			
	To *Sam. Johnson*..for his one-third of profit.	26	18	4			
	To *Profit & Loss*.for my one-third of profit.	26	18	4	80	15	0
					887	0	0

Entered Journal, page 9.

in Company with H. Hume and S. Johnson, each one third. Cr.

1809.		£	s.	d.
June 13	By *Evans & Bayley*, sold them 30 Pun. at 2 months,			
	W 20....110, 21....112, 22....110, 23....109, 24....111, 25....110, 26....111, 27....110, 28....111, 29....110 = 1104			
	30....111, 31....112, 32....109, 33....110, 34....111, 35....110, 36....109, 37....110, 38....110, 39....109 = 1101			
	40....111, 41....110, 42....109, 43....110, 44....118, 45....114, 46....115, 47....113, 48....114, 49....116 = 1130			
	1104 + 1130 = 3335 Gall. mast pr. at 4*s*.	667	0	0
22	By *Thomas Allwood*, sold him 10 Pun. at 3 months,			
	D 10....112, 11....114, 12....110, 13....112, 14....115, 15....109 = 672			
	16....105, 17....109, 18....107, 19....107 = 428; 672 + 428 = 1100 Gall. at 4*s*.	220	0	0
		887	0	0

END OF SALES-BOOK.

DAY-BOOK C.

DAY-BOOK (C).

LONDON, 4th APRIL, 1809.

(1)

Page. Pol.		£	s.	d.
3	Bought of *Hume & Coleman*, Sundry *Goods* for *Export*, amount as ℔ B. P.*	405	12	4
	8			
3	The *Interest* due by *Thomas Allwood*, included in Bill No. 172, taken for his Accommodation, this day, is	1	17	6
	13			
3	*Insured* with *Evans & Bayley*, On £370 on Goods ℔ the Ann, J. King, Master, from London to New York, Premium at 6 Guineas ℔ Cent. Policy 22*s*	24	8	2
	14			
3	Bought of *Sheldon & Sons*, 186 Pieces printed *Goods*, for *Export*, as ℔ B. P.	458	9	0
	16			
3	The *Interest* due on *Norris & Bell's* instalment Bills, and therein included, is	4	7	4
	18			
3	Made *Insurance* with *Evans & Bayley*, On £380 on Goods ℔ the Isabella, Brown, from London to Hamburgh, Premium at 45*s*. ℔ Cent. Policy 22*s*	9	13	0
3	The *Drawback* on the *Goods* by the Isabella, for Hamburgh, payable at the Custom-house, is	56	2	0

* B. P. Signifies Bill of Parcels.—To assist the Learner, the Dr. and Cr. are printed in *italics* in each entry.

		£	s	d.
6	Indorsed to *Hume & Coleman*, *Bill* No. 173, Goodwin & Blake's Draft on R. Noble, due 30th inst to account.....	130	15	0
	4			
6	Bought of *Hume & Coleman*, Sundry *Goods* for *Export*, amounting as ℔ B. P.....	565	13	4
	6			
6	Sold *Samuel Johnson*, 9 Bales *Cotton*, payable at 2 months.....	264	3	2
7	*Insured* with the *London Assurance Company*, On account of *Richard Conder*, on £650 on 20 Bales Cotton, ℔ the Fanny, Ker, from New York to London, premium at 6 Guineas ℔ Cent. to return 1 ℔ Cent. for Convoy and Arrival, Policy 38*s*. 6*d*..... 42 17 6 Commission ½ ℔ Cent..... 3 5 0	46	2	6
	7			
7	Effected *Insurance* with *Evans & Bayley*, On £450 on Goods ℔ the Hibernia, Howie, for Dublin, at 2 ℔ Cent. premium, policy 13*s*. 9*d*.....	10	7	6
7	The *Drawback* on the 52 Casks *Ashes*, shipped ℔ the Hibernia, for Dublin, is.....	10	14	5
	10			
6	Sold *Robert Runcorn & Co.* Manchester, 7 Bales *Cotton*, payable at 3 months.....	207	2	1
7	Made *Insurance* with the *London Assurance Company*, On £770 on Goods, ℔ the Triton, J. Noble, from London to St. Kitt's; premium at 6 Guineas ℔ Cent. policy 44*s*.....	50	14	2
	15			
7	Received ℔ the Nancy from Liverpool, 40 Puncheons of *Rum*, ordered from *Moss & Benson*, in Company with H. Hume and Samuel Johnson, each ⅓ Share, and who allow me 2½ ℔ Cent. on the Sales for managing the same, amount as ℔ Invoice.....	627	9	0

		£	s.	d.
6	Sold *Samuel Johnson*, 4 Bales *Cotton*, payable at 2 months.....	114	1	6
	30			
7	Sold *Sheldon & Sons*, 25 Casks Pearl *Ashes*..3¼ ℘ Cent. for Cash, 1st June..	120	0	0
	31			
7	*Goodwin & Blake's* Draft on Richard Noble, No. 173, indorsed *Hume & Coleman*, the 2d instant, is this day returned by them for non-payment.....130 15 0 I have therefore sent it back to G. & B. and *charged* them with expense of protest..... 0 10 0	131	5	0
7	The Return of Premium on £650 at 1 ℘ Cent. for Convoy and Arrival of the Fanny, insured the 6th instant with the *London Assurance Company*, on Account of *R. Conder*, is.....	6	10	0
	28th June			
9	Received an Account of Sales from *William Bancroft* for the Goods consigned him last month as an *Adventure*, in Company with Thomas Allwood, each one-half; the Net-proceeds of which amount to.....	966	9	0
9	*Thomas Allwood's* one-half of the Profit is.....97 3 6 And *my one-half* of Ditto is.....97 3 6	194	7	0
9	*Ord & Davis* having obtained a Discharge for 17*s.* 6*d.* ℘ £ with Security, to be paid by different Instalments, I have agreed to the same; therefore *my Loss* on £212 6*s.* at 2*s.* 6*d.* ℘ £ is.....	26	10	9
	30			
9	Closed *Richard Conder's* Account-Current, with *Postage* of Letters paid by me..... 0 9 5 *Interest** for Amount due thereon as ℘ Acct. 8 19 7	9	9	0

END OF DAY-BOOK.

* See Engraved Specimen.

JOURNAL C.

RULES FOR JOURNALIZING MONTHLY.

To Journalize the CASH-BOOK, say
CASH *Dr. to Sundries*, viz.
To the several Accounts which follow on the Dr. side.
SUNDRIES *Dr. to Cash*, viz.
Several Accounts on the Cr. side of the Cash-Book.
N. B. Class together similar Entries on either side.

To Journalize the BILL-BOOK, say
BILLS RECEIVABLE *Dr. to Sundries.*
To the several Persons on whose account the Bills were received.
SUNDRIES *Drs. to Bills Payable*, viz.
The several Persons on account of whom the Bills were accepted.
N. B. After the names add the Nos., and the time when the Bills fall due.

To Journalize the DAY-BOOK,* make
GOODS (of one description) *Dr. to Sundries*,
For the several Purchases made during the month.
SUNDRIES *Drs. to (such) Goods*,
For the Sales during the month.
N. B. Mention the names, quantity, and terms of Credit.
FOR INSURANCES EFFECTED:
1st. For Goods Exported, the Entry is
INSURANCE *Dr. to the Office* with whom insured,
Or *Dr. to Sundries*, if more Offices than one.
N. B. The Account of Insurance is understood to be already Credited for the same from the Invoice-Book.
2d. For Goods Imported, the Entry is
THE PERSON (on whose Account the Insurance has been made)
Dr. to Insurance—or
If your own Goods, they are Dr. to Insurance.
N. B. Narrate the particulars, as the rate of Premium and Policy, name of Vessel, &c.

* The Rules given in page 27, under SHIPMENTS ABROAD, and GOODS ON CONSIGNMENT, are sufficient to direct the Learner to *Journalize* the INVOICE-BOOK, and ACCOUNT-SALES-BOOK, to which we refer him.

JOURNAL (C).

(1) LONDON, April, 1809.

			£	s.	d.
1	1	**Sundries** *Drs. to Stock.*			
		For the following Balances in my favor, the 31st ult. transferred from Ledger B.			
	1	Cash.....for balance in hand.....	1087	7	10
	1	Bills Receivable..for the following bills in hand, viz.			
		No. 171, Geo. Kay....due..April 26.....400 0 0			
		166, Sheldon & Sons.....May 12....117 5 2			
		168, John Howie & Co.....".. 19....116 12 6			
		169, Charles Dwyer.....June 8....112 1 0	745	18	8
	2	House at Windsor.....	841	11	0
	2	Cotton Wool....for 90 bales ℔ Inventory.....	533	16	2
	2	Cotton Yarn....for amount.....ditto.....	987	10	0
	2	Ashes.....for 77 Casks....ditto.....	290	12	3
	3	Counting-house Furniture.....	78	17	6
	3	Sheldon & Sons.....*London*.....	241	3	0
	3	Norris & Bell.....*Ditto*.....	146	1	8
	3	Ord & Davis.....*Ditto*.....	212	6	0
	6	Robert Runcorn & Co...*Manchester*.....	428	9	2
	6	Goodwin & Blake.....*Bristol*.....	282	11	6
	6	Richard Conder.....*New York*.....	525	17	3
			6402	5	0
1	1	**Stock** *Dr. to Sundries.*			
		For the following Balances against me, the 31st ult. transferred from Ledger B.			
	4	To James Feilding & Co.....*London*.....	416	15	8
	4	To Evans & Bayley.....*Ditto*.....	22	3	6
	4	To Samuel Johnson.....*Ditto*.....	948	17	0
	1	To Bills Payable..for the following bills unpaid, viz.			
		No. 77, Spencer & Croft...due April 15....272 8 3			
		78, Richard Conder.....".. 20....150 0 0			
		79, Samuel Johnson.....June 4....203 6 6			
		80, Ditto.....".. 17....300 16 0			
		81, R. Runcorn & Co.....May 21....429 16 0	1356	6	9
			2743	2	11

LONDON, April, 1809. (2)

						£	s.	d
	1	**Cash** *Dr. to Sundries.*						
	—	For the following Sums received this month.						
12	1	To *Bills Receivable*..... No. 172.....		147	7 6			
26	..	..... 171.....		400	0 0	547	7	6
15	6	To *Richard Conder*.....				200	0	0
						747	7	6
	1	**Sundries** *Drs. to Cash.*						
	—	For the following Sums paid this month.						
8	4	*Thomas Allwood*.... paid his bill.....				145	10	0
11	9	*Sales on Commission*. ☞ Sally, from Montrose		4	5 4			
20	..	..... ☞ Union, from Dublin		8	16 1	13	1	5
12	8	*Interest*..... for discount on a bill.....				1	16	3
13	..	*Charges* ..... ☞ Ann, for New York...		1	13 6			
18	7	..... ☞ Isabella, for Hamburgh		5	13 4			
30	..	..... ☞ Petty Cash-book.....		3	13 1	10	19	11
15	1	*Bills Payable*... No, 77.....	272	8	3			
20	..	..... 78.....	150	0	0	422	8	3
30	8	*House Expenses*.... this month.....				23	11	9
						617	7	7
	1	**Bills Receivable** *Dr. to Sundries.*						
	—	For Bills received of the following this month.						
8	4	To *Thomas Allwood*.. No. 172, due July 11.....				147	7	6
10	6	To *Goodwin & Blake*..... 173,.... May 30.....				130	15	0
16	3	To *Norris & Bell*..... 174,.... July 9..		37	4 0			
		175,.... Sep. 9..		56	5 8			
		176,.... Dec. 9..		56	19 4	150	9	0
						428	11	6
	1	**Sundries** *Drs. to Bills Payable.*						
	—	For Bills accepted to the following this month.						
7	4	*Samuel Johnson*.... No. 82, due May 10.....				300	10	0
16	4	*James Feilding & Co*..... 83,.... June 13..		120	16 0			
		84,.... July 15..		295	19 8	416	15	8
						717	5	8

(3) LONDON, April, 1809.

				£	s.	d.
	7	**Export Goods** *Dr. to Sundries.*				
		For amount bought of the following this month.				
4	5	To *Hume & Coleman*	405 12 4			
14	3	To *Sheldon & Sons*	458 9 0	864	1	4
13	6	**Richard Conder** *Dr. to Sundries.*				
		For amount of Invoice of printed Goods, ℔ Ann, for New York, as ℔ I. B. p. 1.				
	7	To *Export Goods*	335 10 4			
	7	To *Charges*	1 13 6			
	7	To *Commission*	10 5 7			
	7	To *Insurance*	24 8 2	371	17	7
18	6	**Holford, Rucker & Co.** *Dr. to Sundries.*				
		For amount of Invoice of printed Goods, ℔ Isabella, for Hamburgh, as ℔ I. B. p. 2.				
	7	To *Export Goods*....(less drawback)	346 5 0			
	7	To *Charges*	5 13 4			
	7	To *Commission*	12 1 0			
	7	To *Insurance*	9 13 0	373	12	4
18	8	**Debentures** *Dr. to Export Goods.*				
	7	For amount of Drawback on Goods ℔ Isabella, D.B.		56	2	0
	8	**Sundries** *Drs. to Interest.*				
		For amount included in Bills received of the following, D. B.				
8	4	*Thomas Allwood*	1 17 6			
16	3	*Norris & Bell*	4 7 4	6	4	10
	7	**Insurance** *Dr. to Evans & Bayley.*				
	4	For the following Insurances made with them this month, D. B.				
13	..	Premium on £370 on Goods ℔ the Atlantic, to New York, 5 Guin. ℔ cent.	24 8 2			
18	..	Ditto on £380 on Goods ℔ Isabella, to Hamburgh, 45*s.* ℔ cent.	9 13 0	34	1	2

LONDON, May, 1809. (4)

			£	s.	d.
1		**Cash** *Dr. to Sundries.* For the following Sums received this month.			
2	8	To *Interest*	3	15	4
12	1	To *Bills Receivable* .... No. 166 ..... 117 5 2			
19	..	..... 168 ..... 116 12 6			
24	..	..... 169 ..... 112 1 0	345	18	8
18	3	To *Sheldon & Sons*	241	3	0
19	8	To *Debentures*	56	2	0
26	9	To *Muslins on Commission*	70	0	0
			716	19	0
1		**Sundries** *Drs. to Cash.* For the following Sums paid this month.			
2	5	*Hume & Coleman* .. paid them	274	17	4
7	7	*Charges* ..... ℔ Hibernia, for Dublin ... 3 2 5			
10	..	..... ℔ Triton, for St. Kitt's ... 8 3 6			
31	..	..... ℔ Petty Cash-book 4 0 2	15	6	1
9	9	*Sales on Commission* . ℔ Jean, from Montrose	5	5	9
10	1	*Bills Payable* ..... No. 82 ..... 300 10 0			
21	..	..... 81 ..... 429 16 0	730	6	0
12	5	*Funded Property* ... £1200 in the 3 ℔ cents. at 59⅞ ..	720	0	0
22	9	*Rum in Company* ... charges on 40 puncheons	152	6	8
31	8	*House Expenses* .... this month	27	3	10
			1925	5	8
1		**Bills Receivable** *Dr. to Sundries.* For Bills received of the following this month.			
4	6	To *Robert Runcorn & Co.* No. 177, due June 4	428	9	2
16	6	To *Richard Conder* .. No. 178, due June 28 .. 150 10 0			
		179, ... " .. July 18 .. 250 0 0	400	10	0
			828	19	2
1		**Sundries** *Drs. to Bills Payable.* For Bills accepted to the following this month.			
8	3	*Sheldon & Sons* .... No. 85, due July 11	458	9	0
10	4	*Samuel Johnson* ..... 86, ... " .. 1	648	7	0
15	9	*Moss & Benson* ..... 87, ... " .. 13 ... 400 0 0			
		88, ... Aug. 13 ... 227 9 0	627	9	0
			1734	5	0

(5) LONDON, MAY, 1809.

				£	s.	d.
7	10	**JAMES FORBES & CO.** *Dr. to Sundries.*				
		For amount of Invoice, ℔ the Hibernia, for Dublin, as ℔ I. B., p. 3.				
	2	To *Cotton Yarn*	186 3 9			
	2	To *Ashes*	247 4 9			
	7	To *Charges*	3 2 5			
	7	To *Insurance*	10 7 6			
	7	To *Commission*	2 5 0	449	3	5
10	9	**ADVENTURE TO ST. KITT'S IN CO.** *Dr. to Sundries.*				
		For amount of invoice, ℔ the Triton, for St. Kitt's, consigned to William Bancroft, to sell on account of Thomas Allwood and myself, each one-half, as ℔ I. B. p. 4.				
	7	To *Export Goods*	691 17 4			
	7	To *Charges*	8 3 6			
	7	To *Commission*	21 7 0			
	7	To *Insurance*	50 14 2	772	2	0
7	3	**NORRIS & BELL** *Dr. to Osnaburgs on Commission.*				
	9	For amount of 40 pieces ℔ the Sally, and sold for account of Collins & Greenhill, at 6 months, as ℔ S. B. page 1		16[illegible]	0	0
7	9	**OSNABURGS ON COMMISSION** *Dr. to Sundries.*				
	7	To *Charges*	0 4 3			
	7	To *Commission*	8 9 0			
	10	To *Collins & Greenhill*, for net proceeds of 40 pieces ℔ Sally, as ℔ S. B. p. 1	156 1 5	164	14	8
	9	**SUNDRIES** *Drs. to Linen on Commission.*				
		For amount of 200 pieces ℔ the Union, and sold for account of James Forbes & Co. S. B. pa. 2.				
7	4	*Thomas Allwood*..100 pieces at 4 months..	134 13 0			
20	5	*Henry Hume*.....100 —— at 4 months..	153 0 0	287	13	0

LONDON, MAY 1809. (6)

					£	s.	d.
20	9	**LINEN ON COMMISSION** *Dr. to Sundries.*					
	7	To *Charges*	0 7 3				
	7	To *Commission*	14 7 8				
	10	To *James Forbes & Co.* for net proceeds of 200 pieces ℔ Union, as ℔ S. B. p. 2.	264 2 0		278	16	11
	9	**SUNDRIES** *Drs. to Muslins on Commission.*					
		For amount of 400 pieces ℔ the Jean, and sold on account of Collins & Greenhill, S. B. p. 3.					
12	3	*Sheldon & Sons*...200 pieces at 4 mos.....	303 6 8				
15	5	*Hume & Coleman*..200 —— at 4 mos.....	252 10 0		555	16	8
26	9	**MUSLINS ON COMMISSION** *Dr. to Sundries.*					
	7	To *Charges*	0 15 8				
	7	To *Commission*	26 8 3				
	10	To *Collins & Greenhill* for net-proceeds of 450 pieces ℔ Jean, as ℔ S. B. p. 3..	593 7 0		620	10	11
2	5	**HUME & COLEMAN** *Dr. to Bills Receivable.*					
	1	For No. 173, being Goodwin & Blake on Richard Noble, due May 30th, paid them on account, D.B.			130	15	0
4	7	**EXPORT GOODS** *Dr. to Hume & Coleman.*					
	5	For amount bought of them as ℔ B. P.			565	13	4
	2	**SUNDRIES** *Drs. to Cotton Wool.*					
		For amount of 20 Bales sold to the following, ℔ D. B.					
6	4	*Samuel Johnson*.....9 bales, at 2 months..	264 3 2				
23	..	..... 4. " .....2 months..	114 1 6		378	4	8
10	6	*Robert Runcorn & Co.* 7.. " .....3 months			207	2	1
					585	6	9

(7) LONDON, MAY, 1809.

			£	s.	d.
6	6	RICHARD CONDER *Dr. to Sundries.*			
		For Cost of Insuring £650 on 20 Bales Cotton ℔ the Fanny, from New York to London, at 6 Guineas ℔ cent. to return 1 ℔ cent. for Convoy and Arrival, policy 38s. 6d. ℔ D. B.			
	5	To *London Assurance Company*..... 42 17 6			
	7	To *Commission*....for $2\frac{1}{2}$ ℔ cent..... 3 5 0	46	2	6
	7	INSURANCE *Dr. to Sundries.*			
		For the following made this month, ℔ D.B.			
7	4	To *Evans & Bayley*..Premium on £450 on Goods ℔ Hibernia, for Dublin, at 2 ℔ Cent. and policy..	10	7	6
10	5	To *London Assurance Company*...Premium on £770 on Goods ℔ Triton, for St. Kitt's, at 6 Guineas ℔ Cent. and policy.....	50	14	2
			61	1	8
7	8	DEBENTURES *Dr. to Ashes.*			
	2	For Drawback on 52 Casks ℔ the Hibernia, D. B ..	10	14	5
15	9	RUM IN COMPANY *Dr. to Moss & Benson.*			
	9	For 40 Puncheons, bought of them (in company with H. Hume and S. Johnson, each $\frac{1}{3}$ Share) and received this day ℔ the Nancy, from Liverpool, amount as ℔ Invoice.....D. B.....	627	9	0
30	3	SHELDON & SONS *Dr. to Ashes.*			
	2	For amount of 25 Casks sold them, ℔ D. B.....	120	0	0
31	6	GOODWIN & BLAKE *Dr. to Sundries.*			
		For their Draft No. 173, on R. Noble, due 30th, returned them with Protest for Non-payment, ℔ D. B. viz.			
	5	To *Hume & Coleman*..for Bill paid them...130 15 0			
	7	To *Charges*.....for protesting it..... 0 10 0	131	5	0
31	5	LONDON ASSURANCE COMPANY *Dr. to R. Conder.*			
	6	For return of Premium on £650 at 1 ℔ Cent. for Convoy and Arrival of the Fanny....D. B.....	6	10	0

LONDON, JUNE, 1809. (8)

				£	s.	d.
	1	**CASH *Dr. to Sundries.***				
		For the following Sums received this month.				
4	1	To *Bills Receivable*..No. 177.....	428 9 2			
28	..	..... 178.....	150 10 0	578	19	2
8	3	To *Sheldon & Sons*....in full of Ashes.....		120	0	0
15	8	To *Debentures*.....drawback ℔ Hibernia.....		10	14	5
18	5	To *Funded Property*..£600 in the 3 ℔ cents. at 61⅛.		367	10	0
25	7	To *Commission*.....½ ℔ cent. on £690.....		3	9	0
28	3	To *Ord & Davis*.....Dividend of 3*s.* 6*d.* ℔ £.....		37	3	0
				1117	15	7
	1	**SUNDRIES *Drs. to Cash.***				
		For the following Sums paid this month.				
1	5	*Hume & Coleman*....paid them.....		130	15	0
4	1	*Bills Payable*.....No. 79.....	203 6 6			
13	..	..... 83.....	120 16 0			
17	..	..... 80.....	300 16 0	624	18	6
7	9	*Sales on Commission*.℔ Fanny, from New York....		80	0	5
8	8	*Interest*.....discount allowed Sheldon & Sons		4	10	0
13	7	*Charges* .....paid Warehouse Rent..25 0 0				
30	..	.....℔ Petty Cash-Book... 5 11 9		30	11	9
22	9	*Rum in Co*.....paid Charges at delivery.....		4	5	10
30	8	*House Expenses*....this month.....		20	14	0
"	8	*Profit and Loss*....Clerk's Salary to this date.....		33	6	8
				929	2	2
	1	**BILLS RECEIVABLE *Dr. to Sundries.***				
		For Bills received of the following this month.				
16	6	To *Goodwin & Blake*.....No. 180, due July 6....		283	1	0
18	6	To *Holford, Rucker & Co*.....181,.....".....5....		150	0	0
28	10	To *William Bancroft*.....182,.....".....24....		350	5	0
				783	6	0
	1	**SUNDRIES *Drs. to Bills Payable.***				
		For Bills Accepted to the following this month.				
10	10	*James Forbes & Co*..No. 89, due Sept. 9.....		150	14	0
17	10	*Collins & Greenhill*.....90,.....".....15..220 10 0				
		91,.....".....15..140 0 0		360	10	0
				511	4	0

(9) LONDON, JUNE, 1809.

			£	s.	d.
20	6	R. RUNCORN & Co. *Dr. to Cotton on Commission.*			
	9	For amount of 20 Bales ℔ Fanny, and sold for Account of R. Conder, at 3 mos. as ℔ S. B. p 4..	808	17	8
20	9	COTTON ON COMMISSION *Dr. to Sundries.*			
	7	To *Charges* 4 11 10			
	8	To *Interest*..... 1 1 7			
	7	To *Commission* 20 4 5			
	6	To *R. Conder* for Net-proceeds of 20 Bales ℔ Fanny, due Sept.23, ℔ S. B. p. 4, } 702 19 5	728	17	3
	9	SUNDRIES *Drs. to Rum in Company.* For amount of 40 Puncheons sold the following, S. B. p. 5.			
13	4	*Evans & Bayley*....30 Pun. at 2 months....667 0 0			
22	4	*Thomas Allwood*....10 —— at 3 ——....220 0 0	887	0	0
22	9	RUM IN COMPANY *Dr. to Sundries.* For the following to close that Account, ℔ S. B.			
	7	To *Commission*..,for 2½ ℔ cent. on the Sales.22 3 6			
	5	To *H. Hume*....for his ⅓ of gain.....26 18 4			
	4	To *S. Johnson*....for his ⅓ of gain.....26 18 4			
	8	To *Profit & Loss* . for my ⅓ of gain.....26 18 4	102	18	6
28	10	W. BANCROFT *Dr. to Adventure to St. Kitt's, in Co.*			
	9	For Net Proceeds of the Goods consigned him, as ℔ Account Sales received this day.....D.B.....	966	9	0
28	9	ADVENTURE TO ST. KITT'S IN CO. *Dr. to Sundries.* For the Balance of that Account due as follows:			
	4	To *Thomas Allwood*....his ½ of gain.....97 3 6			
	8	To *Profit & Loss*.....my ½ of gain.....97 3 6	194	7	0
28	8	PROFIT AND LOSS *Dr. to Ord & Davis.*			
	3	For 2*s.* 6*d.* ℔ £, being the amount lost by them, and which I have discharged this day, ℔ D. B...	26	10	9
30	6	RICHARD CONDER *Dr. to Sundries.* For Postage of Letters and Interest due on his Account, D. B.			
	7	To *Charges* 0 9 5			
	8	To *Interest* 8 19 7	9	9	

LONDON, June, 1809. (10)

			£	s.	d
30	8	**Profit and Loss** *Dr. to Sundries.* For Balancing the following Accounts to this date.			
	6	To Goodwin & Blake	0	0	6
	7	To Charges	31	6	7
	8	To House Expenses	71	9	7
			102	16	8
30	8	**Sundries** *Drs. to Profit & Loss.* For Gain on the following Accounts to this date:			
	2	Cotton Wool	51	10	7
	2	Cotton Yarn	10	3	0
	2	Ashes	87	6	11
	7	Commission	144	5	5
	8	Interest	13	15	1
			307	1	0
30	8	**Profit and Loss** *Dr. to Stock.*			
	1	For Balance of the former Account, being the Net Amount of my Gain for the last three months	268	8	9
30	10	**Balance** *Dr. to Sundries.* For Closing all Accounts that Balance in my favor.			
	1	To Cash	197	14	6
	1	To Bills Receivable	1183	15	0
	2	To House at Windsor	841	14	0
	2	To Cotton Yarn	811	9	3
	3	To Counting-house Furniture	78	17	6
	3	To Sheldon & Sons	303	6	8
	3	To Norris & Bell	169	0	0
	3	To Ord & Davis	148	12	3
	4	To Evans & Bayley	600	7	10
	4	To Samuel Johnson	351	6	4
	4	To Thomas Allwood	257	9	6
	5	To Funded Property	352	10	0
	5	To Henry Hume	126	1	8
	6	To Robert Runcorn & Co.	1015	19	9
	6	To Holford, Rucker & Co.	223	12	4
	10	To James Forbes & Co.	335	15	5
	10	To William Bancroft	616	4	0
			7613	16	0
30	10	**Sundries** *Drs. to Balance.* For Closing all Accounts wherein the Balances are against me.			
	5	Bills Payable	2541	8	8
	5	Hume & Coleman	313	3	4
	5	London Assurance Company	87	1	8
	6	Richard Conder	356	13	1
	10	Collins & Greenhill	388	18	5
	1	Stock	3926	10	10
			7613	16	0

LEDGER C.

LONDON, JUNE, 1809. (10)

			£	s.	d
30	8	**PROFIT AND LOSS** *Dr. to Sundries.* For Balancing the following Accounts to this date.			
	6	To Goodwin & Blake	0	0	6
	7	To Charges	31	6	7
	8	To House Expenses	71	9	7
			102	16	8
30	8	**SUNDRIES** *Drs. to Profit & Loss.* For Gain on the following Accounts to this date:			
	2	Cotton Wool	51	10	7
	2	Cotton Yarn	10	3	0
	2	Ashes	87	6	11
	7	Commission	144	5	5
	8	Interest	13	15	1
			307	1	0
30	8	**PROFIT AND LOSS** *Dr. to Stock.*			
	1	For Balance of the former Account, being the Net Amount of my Gain for the last three months	268	8	9
30	10	**BALANCE** *Dr. to Sundries.* For Closing all Accounts that Balance in my favor.			
	1	To Cash	197	14	6
	1	To Bills Receivable	1183	15	0
	2	To House at Windsor	841	14	0
	2	To Cotton Yarn	811	9	3
	3	To Counting-house Furniture	78	17	6
	3	To Sheldon & Sons	303	6	8
	3	To Norris & Bell	169	0	0
	3	To Ord & Davis	148	12	3
	4	To Evans & Bayley	600	7	10
	4	To Samuel Johnson	351	6	4
	4	To Thomas Allwood	257	9	6
	5	To Funded Property	352	10	0
	5	To Henry Hume	126	1	8
	6	To Robert Runcorn & Co.	1015	19	9
	6	To Holford, Rucker & Co.	223	12	4
	10	To James Forbes & Co.	335	15	5
	10	To William Bancroft	616	4	0
			7613	16	0
30	10	**SUNDRIES** *Drs. to Balance.* For Closing all Accounts wherein the Balances are against me.			
	5	Bills Payable	2541	8	8
	5	Hume & Coleman	313	3	4
	5	London Assurance Company	87	1	8
	6	Richard Conder	356	13	1
	10	Collins & Greenhill	388	18	5
	1	Stock	3926	10	10
			7613	16	0

LEDGER C.

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TO LEDGER C.

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Dr. STOCK.

1809				£	s.	d.
Apr.	1	To Sundries	1	2744	2	11
June	30	To *Balance*	10	3926	10	10
				6670	13	9

Dr. CASH.

Apr.	1	To Stock	1	1087	7	10
	30	To Sundries	2	747	7	6
May	31	To Sundries	4	716	19	0
June	30	To Sundries	8	1117	15	7
				3669	9	11

Dr. BILLS RECEIVABLE.

Apr.	1	To Stock	1	745	18	8
	30	To Sundries	2	428	11	6
May	31	To Sundries	4	828	19	2
June	30	To Sundries	8	783	6	0
				2786	15	4

Dr. BILLS PAYABLE.

Apr.	30	To Cash	2	422	8	3
May	31	To Ditto	4	730	6	0
June	30	To Ditto	8	624	18	6
	"	To *Balance*	10	2541	8	8
				4319	1	5

CONTRA. Cr.

1809				£	s.	d.
Apr.	1	By Sundries	1	6402	5	0
June	30	By *Profit & Loss*	10	268	8	9
				6670	13	9

CONTRA. Cr.

Apr.	30	By Sundries	2	617	7	7
May	31	By Sundries	4	1925	5	8
June	30	By Sundries	8	929	2	2
	"	By *Balance*	10	197	14	6
				3669	9	11

CONTRA. Cr.

Apr.	1	By Cash	2	547	7	6
May	31	By Ditto	4	345	18	8
June	2	By Hume & Coleman	6	130	15	0
	30	By Cash	8	578	19	2
	"	By *Balance*	10	1183	15	0
				2786	15	4

CONTRA. Cr.

Apr.	1	By Stock	1	1356	6	9
	30	By Sundries	2	717	5	8
May	31	By Sundries	4	1734	5	0
June	30	By Sundries	8	511	4	0
				4319	1	5

Dr. HOUSE AT WINDSOR.

				£	s.	d.
1809 Apr.	1	To Stock	1	841	14	0

Dr. COTTON WOOL.

Apr.	1	To Stock.....20 Bales	1	533	16	2
June	30	To *Profit & Loss*	10	51	10	7
				585	6	9

Dr. COTTON YARN.

Apr.	1	To Stock	1	987	10	0
June	30	To *Profit & Loss*	10	10	3	0
				997	13	0

Dr. ASHES.

Apr.	1	To Stock.....77 Casks	1	290	12	3
June	30	To *Profit & Loss*	10	87	6	11
				377	19	2

CONTRA. Cr.

				£	s.	d.
1809 June	30	By *Balance*	10	841	14	0

CONTRA. Cr.

May	31	By Sundries.....20 Bales	6	585	6	9

CONTRA. Cr.

May	7	By James Forbes & Co.	5	186	3	9
June	30	By *Balance*	10	811	9	3
				997	13	0

CONTRA. Cr.

May	7	By James Forbes & Co.....52 Casks	5	247	4	9
	"	By Debentures	7	10	14	5
	30	By Sheldon & Sons.....25 Casks	7	120	0	0
		77		377	19	2

Dr. COUNTING-HOUSE FURNITURE.

				£	s.	d.
1809 Apr.	1	To Stock	1	78	17	6

Dr. SHELDON & SONS, London.

Apr.	1	To Stock	1	241	3	0
May	8	To Bills Payable	4	458	9	0
	12	To Muslins on Commission	6	303	6	8
	30	To Ashes	7	120	0	0
				1122	18	8

Dr. NORRIS & BELL, London.

Apr.	1	To Stock	1	146	1	8
	16	To Interest	3	4	7	4
May	7	To Osnaburgs on Commission	5	169	0	0
				319	9	0

Dr. ORD & DAVIS, London.

Apr.	1	To Stock	1	212	6	0

CONTRA. Cr.

				£	s.	d.
1809 June	30	By *Balance*	10	78	17	6

CONTRA. Cr.

Apr.	14	By Export Goods	2	458	9	0
May	18	By Cash	4	241	3	0
June	8	By Ditto	8	120	0	0
	30	By *Balance*	10	303	6	8
				1122	18	8

CONTRA. Cr.

Apr.	16	By Bills Receivable	2	150	9	0
June	30	By *Balance*	10	169	0	0
				319	9	0

CONTRA. Cr.

June	28	By Cash	8	37	3	0
	"	By Profit & Loss	9	26	10	9
	30	By *Balance*	10	148	12	3
				212	6	0

Dr. JAMES FEILDING & Co. London.

				£	s.	d
1809 Apr.	16	To Bills Payable	2	416	15	8

Dr. EVANS & BAYLEY, London.

June	13	To Rum in Co.	9	667	0	0

Dr. SAMUEL JOHNSON, London.

Apr.	7	To Bills Payable	2	300	10	0
May	10	To Ditto	4	648	7	0
	31	To Cotton Wool	6	378	4	8
				1327	1	8

Dr. THOMAS ALLWOOD, London.

Apr.	8	To Cash	2	145	10	0
	"	To Interest	3	1	17	6
May	7	To Linen on Commission	5	134	13	0
June	22	To Rum in Co.	9	220	0	0
				502	0	6

CONTRA. Cr.

				£	s.	d.
1809 Apr.	1	By Stock	1	416	15	8

CONTRA. Cr.

Apr.	1	By Stock	1	22	3	6
	30	By Insurance	3	34	1	2
May	7	By Ditto	7	10	7	6
June	30	By *Balance*	10	600	7	10
				667	0	0

CONTRA. Cr.

Apr.	1	By Stock	1	918	17	0
June	22	By Rum in Co.	9	26	18	4
	30	By *Balance*	10	351	6	4
				1327	1	8

CONTRA. Cr.

Apr.	8	By Bills Receivable	2	147	7	6
June	28	By Adventure to St. Kitt's in Co.	9	97	3	6
	30	By *Balance*	10	257	9	6
				502	0	6

Dr. FUNDED PROPERTY.

1809				£	s.	d.
May	12	To Cash	4	720	0	0

Dr. HUME & COLEMAN, London.

May	2	To Cash	4	274	17	4
	15	To Muslins on Commission	6	252	10	0
	2	To Bills Receivable	6	130	15	0
June	1	To Cash	8	130	15	0
	30	To *Balance*	10	313	3	4
				1102	0	8

Dr. LONDON ASSURANCE COMPANY.

May	31	To Richard Conder	7	6	10	0
June	30	To *Balance*	10	87	1	8
				93	11	8

Dr. HENRY HUME, London.

May	20	To Linen on Commission	5	153	0	0

CONTRA. Cr.

				£	s.	d.
1809 June	18	By Cash	8	367	10	0
	30	By *Balance*	10	352	10	0
				720	0	0

CONTRA. Cr.

Apr.	4	By Export Goods	3	405	12	4
May	4	By Ditto	6	565	13	4
	31	By Goodwin & Blake	7	130	15	0
				1102	0	8

CONTRA. Cr.

May	6	By Richard Conder	7	42	17	6
	10	By Insurance	7	50	14	2
				93	11	8

CONTRA. Cr.

June	22	By Rum in Co.	9	26	18	4
	30	By *Balance*	10	126	1	8
				153	0	0

Dr. ROBERT RUNCORN & Co. Manchester.

1809				£	s.	d.
Apr.	1	To Stock	1	428	9	2
May	10	To Cotton Wool	6	207	2	1
June	20	To Cotton on Commission	9	808	17	8
				1444	8	11

Dr. GOODWIN & BLAKE, Bristol.

Apr.	1	To Stock	1	282	11	6
May	31	To Sundries	7	131	5	0
				413	16	6

Dr. RICHARD CONDER, New York.

Apr.	1	To Stock	1	525	17	3
	13	To Sundries	3	371	17	7
May	6	To Ditto	7	46	2	6
June	30	To Sundries	9	9	9	0
	"	To *Balance*	10	356	13	1
				1309	19	5

Dr. HOLFORD, RUCKER & Co. Hamburgh.

Apr.	18	To Sundries	3	373	12	4

CONTRA. Cr.

1809				£	s.	d.
May	4	By Bills Receivable	4	428	9	2
June	30	By *Balance*	10	1015	19	9
				1444	8	11

CONTRA. Cr.

Apr.	10	By Bills Receivable	2	130	15	0
June	16	By Ditto	8	283	1	0
	30	By *Profit & Loss*	10	0	0	6
				413	16	6

CONTRA. Cr.

Apr.	15	By Cash	2	200	0	0
May	16	By Bills Receivable	4	400	10	0
	31	By London Assurance Company	7	6	10	0
June	20	By Cotton on Commission	9	702	19	5
				1309	19	5

CONTRA. Cr.

June	18	By Bills Receivable	8	150	0	0
	30	By *Balance*	10	223	12	4
				373	12	4

Dr. EXPORT GOODS.

1809				£	s.	d.
Apr.	30	To Sundries	3	864	1	4
May	4	To Hume & Coleman	5	565	13	4
				1429	14	8

Dr. CHARGES.

Apr.	30	To Cash	2	10	19	11
May	31	To Ditto	4	15	6	1
June	30	To Ditto	8	30	11	9
				56	17	9

Dr. COMMISSION.

June	30	To *Profit & Loss*	10	144	5	5
				144	5	5

Dr. INSURANCE.

Apr.	30	To Evans & Bayley	3	34	1	2
May	31	To Sundries	7	61	1	8
				95	2	10

CONTRA. Cr.

1809				£	s.	d
Apr.	13	By Richard Conder	3	335	10	4
	18	By Holford, Rucker & Co.	3	346	5	0
	"	By Debentures	3	56	2	0
May	10	By Adventure to St. Kitt's in Co.	5	691	17	4
				1429	14	8

CONTRA. Cr.

Apr.	13	By Richard Conder	3	1	13	6
	18	By Holford, Rucker & Co.	3	5	13	4
May	7	By James Forbes & Co.	5	3	2	5
	10	By Adventure to St. Kitt's in Co.	5	8	3	6
	7	By Osnaburgs on Commission	5	0	4	3
	20	By Linen on Commission	6	0	7	3
	26	By Muslins on Commission	6	0	15	8
	31	By Goodwin & Blake	7	0	10	0
June	20	By Cotton on Commission	9	4	11	10
	30	By Richard Conder	9	0	9	5
	"	By *Profit & Loss*	10	31	6	7
				56	17	9

CONTRA. Cr.

Apr.	13	By Richard Conder	3	10	5	7
	18	By Holford, Rucker & Co.	3	12	1	0
May	7	By James Forbes & Co.	5	2	5	0
	10	By Adventure to St. Kitt's in Co.	5	21	7	0
	7	By Osnaburgs on Commission	5	8	9	0
	20	By Linen on Commission	6	14	7	8
	26	By Muslin on Commission	6	26	8	3
	6	By Richard Conder	7	3	5	0
June	25	By Cash	8	3	9	0
	20	By Cotton on Commission	9	20	4	5
	22	By Rum in Company	9	22	3	6
				144	5	5

CONTRA. Cr.

Apr.	13	By Richard Conder	3	24	8	2
	18	By Holford, Rucker & Co.	3	9	13	0
May	7	By James Forbes & Co.	5	10	7	6
	10	By Adventure to St. Kitt's in Co.	5	50	14	2
				95	2	10

Dr. DEBENTURES.

1809				£	s.	d.
Apr.	18	To Export Goods	3	56	2	0
May	7	To Ashes	7	10	14	5
				66	16	5

Dr. INTEREST.

Apr.	12	To Cash	2	1	16	3
June	8	To Ditto	8	4	10	0
	30	To *Profit & Loss*	10	13	15	1
				20	1	4

Dr. HOUSE EXPENSES.

Apr.	30	To Cash	2	23	11	9
May	31	To Ditto	4	27	3	10
June	30	To Ditto	8	20	14	0
				71	9	7

Dr. PROFIT & LOSS.

June	30	To Cash	8	33	6	8
	28	To Ord & Davis	9	26	10	9
	30	To *Sundries*	10	102	16	8
	"	To STOCK	"	268	8	9
				431	2	10

CONTRA. Cr.

				£	s.	d.
1809						
May	19	By Cash	4	56	2	0
June	15	By Ditto	8	10	14	5
				66	16	5

CONTRA. Cr.

Apr.	30	By Sundries	3	6	4	10
May	2	By Cash	4	3	15	4
June	20	By Cotton on Commission	9	1	1	7
	30	By Richard Conder	9	8	19	7
				20	1	4

CONTRA. Cr.

June	30	By *Profit & Loss*	10	71	9	7

CONTRA. Cr.

June	22	By Rum in Co.	9	26	18	4
	28	By Adventure to St. Kitt's in Co.	9	97	3	6
	30	By *Sundries*	10	307	1	0
				431	2	10

Dr. ADVENTURE TO ST. KITT'S IN Co.

1809				£	s.	d.
May	10	To Sundries	5	772	2	0
June	28	To Ditto	9	194	7	0
				966	9	0

Dr. SALES ON COMMISSION.

Apr.	30	To Cash....paid Charges & Sally and Union....	2	13	1	5
May	9	To Ditto ...paid Ditto & Jean	4	5	5	9
	7	To Sundries.for N.Proceeds,&c. of 40 Ps.Osnaburgs	5	164	14	8
	20	To Sundries.for N. Proceeds, &c. of 200 Ps. Linen.	6	278	16	11
	26	To Sundries.for N. Proceeds,&c. of 450 Ps. Muslins	6	620	10	11
June	7	To Cash....paid Charges & Fanny	8	80	0	5
	20	To Sundries.for N. Proceeds,&c. of 20 Bales Cotton	9	728	17	3
				1891	7	4

Dr. RUM (IN Co.)

May	22	To Cash	4	152	6	8
	15	To Moss & Benson	7	627	9	0
June	22	To Cash	8	4	5	10
	22	To Sundries	9	102	18	6
				887	0	0

Dr. MOSS & BENSON, Liverpool.

May	15	To Bills Payable	4	627	9	0

CONTRA. Cr.

				£	s.	d.
1809 June	28	By William Bancroft	9	966	9	0

CONTRA. Cr.

May	26	By Cash, received for 70 Pieces Muslins, & Jean	4	70	0	0
	7	By Norris & Bell, for 40 Pieces Osnaburgs	5	169	0	0
	20	By Sundries.....for 200 Pieces Linen	5	287	13	0
	15	By Sundries.....for 400 Pieces Muslins	6	555	16	8
June	20	By R. Runcorn & Co. for 20 Bales Cotton	9	808	17	8
				1891	7	4

CONTRA. Cr.

June	30	By Sundries	9	887	0	0

CONTRA. Cr.

May	15	By Rum in Company	7	627	9	0

Dr. JAMES FORBES & Co. Dublin.

				£	s.	d.
1809						
May	7	To Sundries	5	449	3	5
June	10	To Bills Payable	8	150	14	0
				599	17	5

Dr. COLLINS & GREENHILL, Montrose.

June	17	To Bills Payable	8	360	10	0
	30	To *Balance*	10	388	18	5
				749	8	5

Dr. WILLIAM BANCROFT, St. Kitt's.

June	28	To Adventure to St Kitt's in Co.	9	966	9	0

Dr. BALANCE.

June	30	To Sundries	10	7613	16	0

CONTRA. Cr.

1809				£	s.	d.
May	20	By Linen on Commission	6	264	2	0
June	30	By *Balance*	10	335	15	5
				599	17	5

CONTRA. Cr.

May	7	By Osnaburgs on Commission	5	156	1	5
	26	By Muslins on Commission	6	593	7	0
				749	8	5

CONTRA. Cr.

June	28	By Bills Receivable	8	350	5	0
	30	By *Balance*	10	616	4	0
				966	9	0

CONTRA. Cr.

June	30	By Sundries	10	7613	16	0

END OF LEDGER C.

CHAP. V.

ON PARTNERSHIP ACCOUNTS.

PARTNERSHIP is when two or more persons unite in Trade, and agree to divide the Profits, or sustain the Losses arising from the concern, according to their respective shares in the *Capital*.

The methods of stating Partnership Accounts usually given by writers on Book-keeping, and which are taught in most Schools, being obsolete and useless in business, it is unnecessary to enumerate them, we shall therefore proceed to state such as are approved and followed in modern practice.

The Books of a Copartnery should be kept as if they belonged to one person only, but the plural number should be used, *We*, *us*, and *ours*, instead of *I*, *me*, *mine*, and the like.

WHEN THE CAPITAL IS FIXED UPON TO BE EMPLOYED IN THE BUSINESS,

SUNDRIES *Drs. to Stock* (in Co.)

Each Partner—for his share or proportion.

WHEN THESE SHARES ARE PAID IN,

CASH (or the article received) *Dr. to Sundries.*

To each Partner—for his share.

In general, one account is sufficient for each Partner, and it should be kept in the same manner as that of any neutral person.

If the Capital be increased, the entries are the same as at commencement; if it be decreased, the entries are reversed.

At Balancing the Books, if the business has been successful, and the profits are to be divided, enter *Profit and Loss Dr. to each Partner* for his share of gain. When the Profit is to be applied to increase the Stock, enter *Profit and Loss Dr. to Stock* for net gain.

If there has been a Loss on the Business, the last entries are reversed.

No other Entry is necessary until some of the Partners are leaving the concern, or until an alteration in the shares take place; in either case the books should be previously balanced, and each partner's account closed.

The business of a West-India Merchant, who is in part owner and husband of several ships, affords very great variety in the transactions; and to render that variety as extensively useful as possible, we have made the present set a Company Concern.

As the Subsidiary Books in the preceding set are given complete, it is presumed by this time that the Learner fully understands the method of journalising them; on this account, as well as to avoid extending t

work, we have given only the Journal and Ledger, which are sufficient for exhibiting the method of stating Partnership Accounts.

REMARKS ON THE FOLLOWING SET:

JOURNAL.

This Book commences with the articles of a former Balance, supposed to be transferred from a preceding Ledger.

The goods received to sell on Commission in a West-India business being generally bulky, we have opened separate accounts for each article. This is preferable to opening accounts for the goods received by each vessel, because fewer accounts in general are necessary; besides the amount of the sales of each article is seen at one view, together with what remains on hand at taking a Balance.

It is remarkable that no writer on this subject has introduced either at the *opening* or *closing* of the Books, examples of consignments on which money has been advanced for charges, although a very common case in real business. By avoiding transactions of this kind, the fallacy of the method of stating the charges, adopted by some late writers, does not appear. In order to shew the proper method, we have introduced examples of consignments on hand at the opening of the books. These accounts being charged with every outlay previous to the former Balance, are afterwards debited for the charges arising from the disposal of the goods, such as *Interest* and *Commission.* The difference of the two sides consequently must be the charges remaining unpaid (if any) and the sum for Warehouse or Cellar-rent,* and these accounts are closed by transferring the same to the Cr. side of *Charges.*† This should always be done when any of the Goods on Commission are sold.

In the month of September more consignments are received, on which the usual charges at landing are paid, and therefore entered to the Dr. of these respective accounts; but agreeable to a writer above alluded to, who says his "arrangement is according to the approved practice of the first Counting-houses," these would have been carried to the general account of Charges, and consistently enough, with what that account should exhibit, the difference of the two sides at Balancing carried to *Profit and Loss.* ‡

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* This article of charge is in general not an *outlay*, as one of the writers above alluded to, invariably makes it.

† See month of August, Journal, page 179.

‡ Or granting he had not carried the whole of the balance of this account to *Profit and Loss*, he must have only supposed that such a part belonged to his employers, and carried the same to *Balance Account* accordingly. We say *supposed*, for it would be but guess work to select from the general mass of charges upon the business that proportion for which his employers were accountable.

To some his method may appear at first view to be both systematic and correct, but the experienced Accountant will consider it rather an idle speculation of a mere theorist, than an improvement of modern practice.

Agreeable to the practice of the best regulated Counting-houses, we have charged Interest on all Accounts, whether real or personal,* and estimated the Balances of those of the former, at what is considered their present value. This is always necessary, in order to take an accurate and satisfactory Balance. It is particularly so in Partnership concerns, previously to any partner leaving the business, or new ones being admitted; because if this be not attended to, the *Profits or Losses* will appear so much greater or less, as the interest may be either in favour of, or against the Balance.

LEDGER.

The accounts in this Book are opened by placing together all accounts of the same kind. This arrangement will be found exceedingly useful in extensive trade, as we have occasion frequently to look into accounts of a particular class at the same time.

The only accounts that require any farther explanation are, *Stock*, and the *Partners Accounts*.

STOCK is considered as a *joint-account*, to be divided at such periods and in such proportions as are directed by the articles of Copartnery; previous to which the Balance should always include the amount or value of the Company's estate, both Real and Personal.

The PARTNERS ACCOUNTS are kept in the same way as those of any other person: they exhibit only the money paid to, or any other articles received from the concern for private use, together with the interest on their respective shares, and the sum allowed as a salary to the partner who manages the business. The Balances are carried forward like any other personal accounts, until the profits be divided, or an alteration in the shares take place, or the term of the copartnery expire, previous to any of which these accounts must necessarily be closed.

It is not necessary that the *Profits* or *Losses* at every *General Balance* appear at the respective accounts of the partners in the Ledger: it is sufficient to note these under the Stock Account, as we have done, until a general division of that account takes place.

In fixed Companies it is usual to keep what is called a Sederunt or Docquet Book, containing an Abstract of every *General Balance* taken from the Ledger, and which statement is closed by the respective shares of each partner, the amount of these being the Balance of the Stock Account in the Ledger. This abstract is signed by each of the partners in terms of the contract.

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* It may be here noticed, that no interest is computed on such accounts as are either considered as decreasing in value, or where the interest is settled for at a future period: of the latter description are *Funded Property*, and share in *Ropework*, the interest of both, when received, is posted from the Cash-Book to the Cr. side of the *Interest Account*. This method should always be adopted with regard to money borrowed on bond or the like, where the interest is paid annually or half yearly.

TERMS OF COPARTNERY.

The following is an Inventory of our Effects, both Real and Personal, being a List of the Balances in our favor and against us: Henry Thornton and John Gordon, transferred from a preceding Ledger, dated 30th June: each concerned in the following proportions, viz. Henry Thornton three-fourths, and John Gordon one-fourth Share.

The Business to be carried on under the FIRM of THORNTON AND GORDON, and to be managed by John Gordon, for which he is to be allowed £400 ℔ annum in name of salary.

JOURNAL D.

Containing all the Transactions in Trade, of

THORNTON AND GORDON,

Merchants in London.

EXTRACTED MONTHLY FROM THE

Cash-Book
Bill-Book
Purchase-Book
Invoice-Book
Account-Sales-Book, and
Day-Book.

Commencing July 1st, 1809.

JOURNAL D.

LONDON, JULY, 1809. (1)

1	1	SUNDRIES *Drs. to Stock.*			
		For the following Balances in our favor, the 30th ult. transferred from the preceding Ledger.			
	2	Cash.....for balance in hand.....	2296	17	9
	2	Funded Property..£2965 at 68¼ in the 3 ℔ Cent. Consols..	2023	12	3
	2	Bills Receivable...for the following Bills in hand, viz.			
		No. 151, Richard Mills....due..July 12....£ 525 10 0			
		154, James Weston.....July 26.....507 0 0			
		155, Edward Louis.....Aug. 9.....262 1 0			
		159, John Poole.....Aug. 14.....285 15 0			
		169, Richard Mead.....Aug. 16.....450 10 0			
		176, George Smith.....Aug. 30.....410 0 0			
			2440	16	0
	3	Ship Minerva.....value.....	2750	0	0
	3	Ship Britannia.our one-fourth.....	627	10	0
	3	Rope-Work Company.our one-sixth.....	450	0	0
	3	Counting-Room and Cellars.....	650	0	0
	4	Sugar on Commission..for Duty, Freight, &c. on 40 Hhds.....	845	3	8
	4	Rum on Commission.....ditto.....50 Pun.....	381	11	4
	4	Cotton on Commission...ditto.....40 Bales....	139	7	1
	4	Mahogany on Commission.....for Freight on 80 Planks...	30	2	9
	5	Merchandise.....for Balance on hand ℔ Inventory....	235	13	4
	6	Debentures.....for Balance due at the Custom house..	180	5	0
	10	William Todd.....London.....	210	12	0
	9	Richard Mortimer....Bristol.....	725	15	0
	9	James Forbes & Co...Dublin.....	640	10	0
	7	Matthew Goodair.....Jamaica.....	204	6	9
	7	Waller & Co.....Ditto.....	637	2	9
	8	Hope Estate in Jamaica.our one-third.....	3175	6	2
			18644	11	10

(2) LONDON, JULY, 1809.

1	1	**STOCK *Dr. to Sundries:***			
		For Balances due the 30th ult. to the following Persons, transferred from the preceding Ledger.			
	1	To Henry Thornton.....London.....	104	2	0
	10	To Smith & Tindal.....Ditto.....	108	5	9
	10	To Ash & Gurney.....Ditto.....	53	10	0
	10	To Thomas Kilgour.....Ditto.....	140	16	0
	9	To William Ainsworth.....Manchester.....	322	10	5
	8	To Francis Barlow.....St. Kitt's.....	272	19	8
	7	To Mures, Fordyce & Co...Jamaica.....	520	4	0
	2	To Bills Payable...for the following Bills unpaid, viz.			
		No. 92, Moses Louis.....due..July 4.....£100 0 0			
		93, John Heming.....July 8.....165 10 0			
		95, Matthew Goodair.....July 13.....240 0 0			
		98, Simon Turbutt.....Aug. 9.....367 4 0			
		100, Ditto.....Aug. 12.....139 10 0			
		96, William Cuming.....Aug. 23.....110 0 0			
			1122	4	0
			2644	11	10

LONDON, JULY, 1809. (3)

	2	**CASH *Dr. to Sundries.***					
		For the following Sums received this month.					
8	7	To Waller and Co. . . received from J. Camden on their account			150	0	0
5	5	To Interest . . . . . received 6 mos. on £2965 in 3 ℘ Cents.			*40	0	6
12	2	To Bills Receivable . . . . No. 151	525	10 0			
26	. .	. . . . . 154	507	0 0	1032	10	0
"	6	To Debentures . . . . . received for Certificate ℘ Mary			103	15	0
28	2	To Funded Property . . sold £2000 Stock at 69⅞ add ⅛			1395	0	0
					2721	5	6
	2	**SUNDRIES *Drs. to Cash.***					
		For the following Sums paid this month.					
4	2	Bills Payable . . . . . No. 92	100	0 0			
8	. .	. . . . . 93	165	10 0			
13	. .	. . . . . 95	240	0 0	505	10	0
"	10	Smith & Tindal . . . . . paid in full			108	5	9
20	10	Ash & Gurney . . . . . paid in full			53	10	0
"	10	Thomas Kilgour . . . . . paid on account			30	0	0
26	1	Henry Thornton . . . . . paid him			100	0	0
31	5	Charges . . . . . ℘ Petty Cash-Book this month			6	3	8
					803	9	5
	2	**BILLS RECEIVABLE *Dr. to Sundries.***					
		For Bills received of the following this month.					
6	7	To Matthew Goodair . . No. 180 . . due Sept. 6			150	0	0
12	9	To Richard Mortimer . . . . 181 . . . . . Aug. 10 . .	500	0 0			
"	. .	. . . . . 182 . . . . . Sept. 14 . .	225	15 0	725	15	0
					875	15	0
	2	**SUNDRIES *Drs. to Bills Payable.***					
		For Bills accepted to the following this month.					
13	7	Mures, Fordyce & Co. . No. 101 . due Sept. 10 . .	120	10 0			
"	. .	. . . . . 102 . . . . Sept. 13 . .	210	5 0	330	15	0
16	8	Francis Barlow . . . . . 103 . . . . Aug. 23			250	0	0
					580	15	0

* 10 ℘ Cent. is deducted from the Interest for the Property Tax.

(4) LONDON, JULY, 1809.

20	4	COTTON ON COMMISSION *Dr. to Sundries.*					
	5	To Interest	1 1 4				
	5	To Commission	9 9 3				
	7	To John Hanson.. for net proceeds of 20 Bales ℔ the Ann, due Oct. 23, ℔ S. B.	306 15 6	317	6	1
	6	SUNDRIES *Drs. to Insurance.*					
		For Cost of Insurances made this month on Produce consigned us by the following vessels, Jamaica to London, premium at 9 Guin. ℔ cent. to return 4 ℔ cent. for Convoy and Arrival....D. B.					
6	7	John Hanson.....Premium on £570 on Sugar and Cotton ℔ Eliza, Policy 33s. Commission ½ ℔ Cent.		58	7	4
10	7	Waller & Co.....Premium on £2100 on Sugar and Rum ℔ Minerva, Policy 115s. 6d. Commission ½ ℔ Cent...		214	14	6
"	7	Mures, Fordyce & Co..Premium on £1100 on Sugar, Cotton, and Mahogany, ℔ ditto, Policy 60s. 6d. Com. ½ ℔ Cent.		112	9	6
				385	11	4
	6	INSURANCE *Dr. to Sundries.*					
		For the Premiums, &c. as above.					
6	11	To James Hazard..Prem. and Pol. on £570 ℔ Eliza..		55	10	4
10	11	To London Assurance Co.....on 3200 ℔ Minerva		311	4	0
"	5	To Commission....for ½ ℔ Cent. on £3770		18	17	0
				385	11	4
20	10	WILLIAM TODD *Dr. to Cotton on Commission.*					
	4	For amount of 20 Bales ℔ the Ann, sold him, payable at three months.....D. B. pa.		378	10	10
22	4	MAHOGANY ON COMMISSION *Dr. to Thomas Kilgour.*					
	10	For Charges paid by him at shipping 80 Planks to Dublin, ℔ the Union, O'Hara, consigned for sale to James Forbes & Co. as ℔ D. B. pa.		1	13	3

LONDON, AUGUST, 1809. (5)

	2	**CASH *Dr. to Sundries.***							
		For the following Sums received this month.							
6	2	To Bills Receivable.... No. 169.....	450	10	0				
9	..	.....155.....	262	1	0				
10	..	.....181.....	500	0	0				
11	..	.....159.....	285	15	0				
23	..	.....176.....	410	0	0	1908	6	0	
16	10	To William Todd....received in full.....				210	12	0	
27	5	To Interest..rec. 1 years interest on Stock in Rope-work Co...				22	10	0	
28	3	To Ship Britannia ¼..received our Share of gain.....				157	19	2	
"	1	To Henry Thornton .received of him.....				20	0	0	
						2319	7	2	
	2	**SUNDRIES *Drs. to Cash.***							
		For the following Sums paid this month.							
9	2	Bills Payable..... No. 98.....	367	4	0				
12	..	.....100.....	139	10	0				
23	..	..... 96.....	110	0	0				
"	..	.....103.....	250	0	0	866	14	0	
18	8	Proprietors of Hope Estate..paid Craig ℔ receipt.....				173	15	0	
20	1	John Gordon.....paid him.....				60	0	0	
23	8	John & Archibald Sidney....paid Smith to order.....				42	14	0	
26	..	Funded Property, bought £1500 in the 4 ℔ Cents. at 81¾..				1222	10	0	
31	5	Interest.....for Discounts paid at the Bank..				1	2	7	
"	5	Charges.....as ℔ Petty Cash-Book this month....				8	2	6	
						2374	18	1	
	2	**BILLS RECEIVABLE *Dr. to Sundries.***							
		For Bills received of the following this month.							
9	7	To Waller & Co.....No. 183..due Sept. 10..	210	9	0				
"	..	.....184.....Oct. 3..	68	14	6	279	3	6	
12	9	To James Forbes & Co...185.....Sept. 18..	300	0	0				
"	..	.....186.....Oct. 2 .	340	10	0	640	10	0	
						919	13	6	

(6) LONDON, AUGUST, 1809.

	2	SUNDRIES *Drs. to Bills Payable.*							
		For Bills accepted to the following this month.							
10	7	Matthew Goodair....No. 104..due Sept. 18.....					136	10	0
17	8	J. & A. Sidney.....105.... Oct. 2..220	14	0					
"	..	.....106.....".. 12..170	0	0			390	14	0
							527	4	0
	5	MERCHANDISE *Dr. to Sundries.*							
		For Goods bought of the following Persons in this month, as ℔ Bills of Parcels....P. B.							
	11	To Jones & Coleman.....Aug. 2....258	17	6					
		23....140	10	0			399	7	6
	9	To Brookes & Spencer.....11.....					423	16	0
	11	To Henry Hume & Son..... 4....120	11	0					
		22....150	6	0					
		26....340	12	6			611	9	6
	10	To Smith & Tindal.....12.... 95	14	0					
		14....140	16	3			236	10	3
							1671	3	3
1	4	COTTON ON COMMISSION *Dr. to Sundries.*							
		For Net Proceeds, &c. of 20 Bales, as follows....S. B.							
	7	To Waller & Co.....10 Bales ℔ Augusta, due Nov. 4....					180	19	3
	8	To Francis Barlow..10 —— ℔ Hopewell, ...".. 4....					184	2	4
	5	To Interest.....for Amount on Duty and Freight.....					1	18	6
	5	To Commission.....for 2½ ℔ Cent. on the Sales.....					11	10	2
							378	10	3
	4	RUM ON COMMISSION *Dr. to Sundries.*							
		For Net Proceeds, &c. of 50 Pun. ℔ Columbus, as follows,							
3	7	To Mures, Fordyce & Co...10 Puncheons, due Oct. 6 ..					117	14	2
20	7	To Waller & Co.....40 .....".....".. 25....					524	4	0
	5	To Interest.....for Amount on Duty and Freight					5	2	3
	5	To Commission.....for 2½ ℔ Cent. on the Sales..					23	3	5
							670	3	10

LONDON, AUGUST, 1809. (7)

	4	**SUGAR ON COMMISSION** *Dr. to Sundries.*			
		For Net Proceeds, &c. of 40 Hhds. as follows....S. B.			
4	7	To M. Goodair..5 Hhds. ℔ Fame, due Oct. 7..140 10 0			
15	..	.....10 —— ℔ Mars,.....„ 18..289 15 8	430	5	8
20	8	To Proprietors of Hope Estate....25 Hhds. ℔ Minerva. due Oct. 10.....	730	16	3
	5	To Interest.....for Amount on Duty, &c.....	16	12	7
	5	To Commission.....for 2½ ℔ Cent. on the Sales	52	1	6
			1229	16	0
1	10	**WILLIAM TODD** *Dr. to Cotton on Commission.*			
	4	For amount of 20 Bales sold him, payable at three months ..D. B.	460	10	3
	6	**SUNDRIES** *Drs. to Insurance.*			
		For the following effected this month....D. B.			
2	8	Proprietors of Hope Estate. for Premium on £1700 on 60 Casks Sugar, ℔ Minerva, Jamaica to London, at 9 Guin. ℔ Cent. Policy 93s. 6d. Commission 170s. 173 16 6			
„	..	.....Premium on £600 on 20 Hhds. Sugar, ℔ Neptune to Bristol, at 5 Guineas ℔ Cent. Policy 33s. Commission 60s. *certain*..... 34 13 0	208	9	6
16	3	Ship Minerva.....for Premium on £2750 insured on the Ship valued at this Sum, Jamaica to London, at 4 Guineas ℔ Cent. *certain*, Policy 154s.....	123	4	0
			331	13	6
	6	**INSURANCE** *Dr. to Sundries.*			
		For the Premiums and Policies on the above.			
2	11	To James Hazard....Prem. and Pol. on £1000 ℔ Minerva..	97	5	0
„	11	To London Assurance Co..ditto on £700 ℔ ditto 68 1 6			
„	..	.....on £600 ℔ Neptune . 31 13 0			
16	..	.....on 2700 on Ship.....123 4 0	222	18	6
	5	To Commission....for ½ ℔ Cent. on £2300.....	11	10	0
			331	13	6

(8) LONDON, AUGUST, 1809.

	4	SUNDRIES *Drs. to Rum on Commission.*			
		For Amount of 50 Puncheons ℔ Columbus, sold this month, D. B.			
3	9	William Ainsworth....10 Pun. at 2 months.....	201	17	0
"	10	Ash & Gurney.....10 —— at 2 ditto.....	220	0	0
20	9	James Forbes & Co.....30 —— at 3 ditto.....	500	5	0
			922	2	0
	4	SUNDRIES *Drs. to Sugar on Commission.*			
		For Amount of 40 Hhds. sold at 2 months, this month..D. B.			
4	12	John Panton..... 5 Hhds. ℔ Fame.....	246	14	8
6	9	Richard Mortimer..10 —— ℔ Minerva.....	522	2	10
10	12	Dennison & Son....15 —— ℔ ditto	777	6	1
15	12	Edward Hemming ..10 —— ℔ Mars	536	19	10
			2083	3	5
31	5	SUNDRIES *Drs. to Charges.*			
		For Amount at Delivery, to close the following Accounts..D. B.			
	4	Sugar on Commission.....on 40 Hhds.....	8	3	9
	4	Rum on Commission.....on 50 Pun.....	9	6	0
	4	Cotton on Commission....on 40 Bales.....	3	17	8
			21	7	5

LONDON, September, 1809. (9)

	2	**Cash *Dr. to Sundries.***					
		For the following Sums received this month.					
6	2	To Bills Receivable.... No. 180.....	150	0	0		
10	..	.....183.....	210	9	0		
14	..	.....182.....	225	15	0		
18	..	.....185.....	300	0	0	886	4 0
8	3	To Ship Minerva.. received for Freight, &c. from Jamaica,					
8	-	.....viz. William Alston.....	100	2	11		
10	..	.....George Coleman.....	125	1	0		
12	.	.....Richard Bow.....	128	0	0		
17	-	.....William Black	237	14	9		
20	-	.....David Mead.....	306	12	6	897	11 2
26	4	To Rum on Commission.. received Drawback on 30 Pun.....				138	19 2
28	6	To Debentures .received on Goods ℔ Jupiter.....				76	10 0
30	5	To Interest.. for discounts allowed on Accounts paid this mo...				54	12 3
						2053	16 7
	2	**Sundries *Drs. to Cash.***					
		For the following Sums paid this month.					
4	11	Jones & Coleman.....paid in full.....				399	7 6
8	11	Henry Hume & Son....paid in full.....				611	9 6
10	2	Bills Payable..... No. 101.....	120	10	0		
13	..	.....102.....	210	5	0		
18	..	.....104.....	136	10	0	467	5 0
10	10	Smith & Tindal.....paid in full.....				236	10 3
8	4	Sugar on Com... prime and post Entries ℔ Eliza..	256	10	0		
22	..	.....Freight, &c. ℔ ditto....	57	14	3	314	4 3
11	4	Rum on Commission.. paid as above ℔ ditto.....				73	8 0
12	1	John Gordon.....paid him.....				120	0 0
20	6	Duties.....paid prime Entry ℔ Minerva....	2000	0	0		
28	..	.....post Entry ℔ ditto.....	804	3	1	2804	3 1
20	5	Charges....paid on Goods ℔ Dolphin, for Jamaica	37	13	4		
30	..	.....as ℔ Petty Cash-Book.....	22	15	11	60	9 3
26	3	Ship Minerva.. paid Captain Noble in full.....				763	17 9
30	6	Profit & Loss.. paid 1st Clerk's Salary due this day..	37	10	0		
		paid 2d....ditto.....ditto	15	0	0	52	10 0
						5903	4 7

(10) LONDON, SEPTEMBER, 1809.

	2	**BILLS RECEIVABLE *Dr. to Sundries.***			
		For Bills received of the following this month.			
6	9	To James Forbes & Co... No. 187, due Nov. 20	500	5	0
25	8	To Proprietors of Hope Estate.. 188... Oct. 10.. 300 0 0			
"	..	..... 189 ..... " .20.. 325 12 0	625	12	0
26	9	To Richard Mortimer..... 190.... " .12.....	522	2	0
			1647	19	0
	2	**SUNDRIES *Drs. to Bills Payable.***			
		For Bills accepted to the following this month.			
4	7	John Hanson..... No. 107.. due Oct. 2.... 125 0 0			
"	..	..... 108..... " ...2.... 100 15 0	225	15	0
10	8	J. & A. Sidney..... 109..... Nov. 2.....	120	0	0
12	7	Waller & Co..... 119..... Oct. 10.... 150 10 0			
"	..	..... 111..... Nov. 4.... 200 5 0	350	15	0
			696	10	0
15	6	**SUNDRIES *Drs. to Insurance.***			
		For Return of Premium on £5470 at 4 ℔ Cent. for Convoy and Arrival of the following Vessels.... D. B.			
	11	London Assurance Co..... on £3900.....	156	0	0
	11	James Hazard..... on 1570.....	62	16	0
		£5470			
			218	16	0
15	6	**INSURANCE *Dr. to Sundries.***			
		For the above being done on Account of the following.			
	7	To John Hanson..... £ 570 ℔ Eliza	22	16	0
	7	To Waller & Co..... 2100 ℔ Minerva.....	84	0	0
	7	To Mures, Fordyce & Co..... 1100 ℔ ditto	44	0	0
	8	To Proprietors of Hope Estate.. 1700 ℔ ditto.....	68	0	0
		£5470			
			218	1	0

LONDON, SEPTEMBER, 1809. (11)

20 SUNDRIES *Drs. to Sundries.*

For Goods shipped on board the Dolphin, Richard Lyon, for Jamaica, by order and for Account and Risk of the following Persons as ☞ Invoices, dated this day.

		Pa 18.	Merchandise.	Charges.	Commission.	Insurance.			
	——Drs.——								
7	Matthew Goodair		222 9 6	5 14 6	6 19 1	13 19 0	249	2	1
7	Waller & Co		162 12 7	6 8 9	5 3 6	10 10 6	184	15	4
7	Mures, Fordyce & Co		301 14 8	4 7 6	9 6 0	18 8 6	333	16	8
8	J. & A. Sidney		394 16 7	8 9 3	12 5 8	24 9 6	440	1	0
8	Proprietors of Hope Estate		665 4 5	12 13 4	20 12 11	40 15 6	739	6	2
	——Crs.——								
5	Merchandise		1746 17 9						
5	Charges			37 13 4					
5	Commission				54 7 2				
6	Insurance					108 3 0			
							1947	1	3

(12) LONDON, SEPTEMBER, 1809.

20	6	**DEBENTURES** *Dr. to Merchandise.*			
	5	For Amount of Bounties and Drawbacks on the Goods shipped ℔ the Dolphin, for Jamaica.... ...Deb. B. pa.	132	15	0
20	6	**INSURANCE** *Dr. to London Assurance Company.*			
	11	For Premium on £1950 insured on Goods ℔ the Dolphin, Richard Lyon, for Jamaica, at 5 Guineas ℔ Cent. Policy 110s.....D. B. pa.	107	17	6
26	9	**J. FORBES & CO.** *Dr. to Mahogany on Commission.*			
	4	For Net Proceeds of 80 Planks, consigned them in July, due November 1st, as ℔ Account Sales received this day, amounting to £285 11 6 Irish, at 10½ ℔ Cent. exchange.....D. B. pa.	258	8	9
26	4	**MAHOGANY ON COMMISSION** *Dr. to Sundries.*			
	5	To Commission..for our Commission on the above at 2½ ℔ Cent.	6	9	2
	7	To Waller & Co..for Net-proceeds of 80 Planks ℔ the Columbus, due November 1st.....	220	3	7
			226	12	9
30	3	**SUNDRIES** *Drs. to Ship Minerva.*			
		For Amount of Freight, &c. from Jamaica, owing at this date, by the following Persons....D. B.			
	12	John Panton.....	56	11	9
	10	Thomas Kilgour.....	82	14	3
	10	Smith & Tindal.....	124	17	0
	9	Brookes & Spencer.....	93	16	6
			357	19	6

LONDON, SEPTEMBER, 1809. (13)

15 **SUNDRIES** *Drs. to Sundries.*

For amount of the Duty and Freight on the following produce, consigned us ℔ the Minerva, from Jamaica....D. B. Pa.

		Duties.	Freights.			
	——Drs.——					
4	Sugar on Comm°....140 Hhds.	2514 3 10	565 13 10	3079	17	8
4	Rum on Comm°.... 52 Pun.	242 14 2	145 12 6	388	6	8
4	Cotton on Comm°... 5 Bales	9 4 10	6 18 7	16	3	5
4	Mahogany on Comm°..70 Plks.	38 0 3	22 10 0	60	10	3
	——Crs.——					
6	Duties.....	2804 3 1				
3	Ship Minerva.....		740 14 11			
				3544	18	0

30 5 **SUNDRIES** *Drs. to Commission.*

For ½ ℔ Cent. on the following Sums paid and received.

		* Page A. C. B.	Sums Paid.	Sums Received.			
7	Matthew Goodair.....		136 10 0	150 0 0	1	8	8
7	Waller & Co.....		350 15 0	429 3 6	3	18	0
7	Mures, Fordyce & Co.....		330 15 0	.....	1	13	1
7	John Hanson.....		225 15 0	.....	1	2	7
8	J. & A. Sidney.....		553 8 0	.....	2	15	4
8	Francis Barlow.....		250 0 0	.....	1	5	0
					12	2	8

* Account Current Book.

(14) LONDON, SEPTEMBER, 1809.

30 **SUNDRIES *Drs. to Sundries.***

For Postage of Letters, and interest due on the following Accounts to this date.

		Page A. C. B.	Postages.	Interest.			
	——DRS.——						
3	Ship Minerva			27 14 2	27	14	2
3	Ship Britannia, our $\frac{1}{4}$			7 3 6	7	3	6
3	Counting-Room & Cellars			8 2 6	8	2	6
7	Matthew Goodair		0 6 8	3 13 0	3	19	8
7	Waller & Co.		0 11 0	7 18 9	8	9	9
7	Mures, Fordyce & Co.		0 9 3	5 18 2	6	7	5
7	John Hanson		0 5 4	0 8 5	0	13	9
8	Hope Estate, our $\frac{1}{3}$			39 13 10	39	13	10
8	J. & A. Sidney		0 15 6	0 1 1	0	16	7
8	Francis Barlow		0 4 8	0 3 4	0	8	0
	——CRS.——						
5	Charges		2 12 5				
5	Interest			100 16 9			
					103	9	2

30 8 **PROPRIETORS OF HOPE ESTATE *Dr. to Sundries.***

For the following to close that Account.....A. C. B. Pa.

5	To Commission...for $\frac{1}{2}$ ℘ Cent on the sums received and paid	4	0	0
5	To Charges.....for Postage of Letters	0	12	6
5	To Interest.....for Balance as ℘ Account	5	19	10
8	To J. & A. Sidney.for their $\frac{2}{3}$ Balance of this Account	194	16	10
8	To Hope Estate..for our $\frac{1}{3}$..Ditto...Ditto	97	8	5
		302	17	7

LONDON, SEPTEMBER, 1809. (15)

30	5	**INTEREST** *Dr. to Sundries.*			
		For 3 months Interest due the Partners on £16000 of Stock this day....D. B. Pa.			
	1	To Henry Thornton.....on £12000.....	150	0	0
	1	To John Gordon.....on 4000.....	50	0	0
		£16,000			
			200	0	0
30	6	**PROFIT AND LOSS** *Dr. to John Gordon.*			
	2	For 3 months Salary due him this day, as Managing Partner, D. B. Pa.	100	0	0
30	6	**PROFIT AND LOSS** *Dr. to Sundries.*			
		To close the following Accounts to this date.			
	5	To Charges.....	12	9	9
	9	To Richard Mortimer.....	0	0	10
			12	10	7
30	6	**SUNDRIES** *Drs. to Profit & Loss.*			
		For Gain on the following Accounts to this date.			
	3	Ship Minerva	931	9	8
	3	Ship Britannia....our one-fourth.....	123	5	8
	5	Interest.....	47	11	5
	5	Commission.....	203	10	4
	6	Insurance	0	5	6
			1306	2	7
30	6	**PROFIT AND LOSS** *Dr. to Stock.*			
	1	For Balance of the former Account, being the whole amount of our Gain for the last three months.....	1141	2	0

(16) LONDON, JUNE, 1809.

30	12	**BALANCE *Dr. to Sundries.***			
		For Closing all Accounts that Balance in our favor.			
	1	To John Gordon	30	0	0
	2	To Cash	309	14	11
	2	To Funded Property	1851	2	3
	2	To Bills Receivable	2057	3	6
	3	To Ship Minerva	2600	0	0
	3	To Ship Britannia....our one-fourth	600	0	0
	3	To Rope-work Company..our one-sixth	450	0	0
	3	To Counting-Room and Cellars	658	2	6
	4	To Sugar on Commission	3394	1	11
	4	To Rum on Commission	461	14	8
	4	To Cotton on Commission	16	3	5
	4	To Mahogany on Commission	60	10	3
	5	To Merchandise	27	3	10
	6	To Debentures	132	15	0
	7	To Matthew Goodair	15	1	6
	7	To Mures, Fordyce & Co.	103	3	6
	8	To Hope Estate in Jamaica..our one-third	3117	11	7
	8	To John & Archibald Sidney	802	4	1
	9	To James Forbes & Co.	258	8	9
	10	To William Todd	839	1	1
	10	To Smith & Tindal	124	17	0
	10	To Ash & Gurney	220	0	0
	12	To John Panton	303	6	5
	12	To Dennison & Son	777	6	1
	12	To Edward Hemming	536	19	10
			19746	12	1
30	12	**SUNDRIES *Drs. to Balance.***			
		For Closing all Accounts wherein the Balances are against us.			
	1	Henry Thornton	174	2	0
	2	Bills Payable	1087	4	0
	7	Waller & Co.	38	15	0
	7	John Hanson	43	12	10
	8	Francis Barlow	205	9	0
	9	Brookes & Spencer	329	19	6
	9	William Ainsworth	123	10	5
	10	Thomas Kilgour	29	15	0
	11	London Assurance Company	486	0	0
	11	James Hazard	89	19	4
	1	Stock in Co.	17141	2	0
			19746	12	

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Stock in Co. Dr.

1809						
July	1	To Sundries	2	2644	11	10
Sept.	30	*To Balance*, for Net Capital	16	17141	2	0
				19785	13	10

And which Net Capital belong following Pro-
Henry Thornton ¾.....
John Gordon ...¼.....

See Docquet.

Henry Thornton, London. Dr.

July	26	To Cash	3	100	0	0
Sept.	30	*To Balance*	16	174	2	0
				274	2	0

John Gordon, London. Dr.

Aug.	20	To Cash	5	60	0	0
Sept.	12	To Ditto	9	120	0	0
				180	0	0

CONTRA. Cr.

180						
July	1	By Sundries	1	18614	11	10
Sept.	30	*By Profit & Loss*, for Net Gain	15	1141	2	0
				19785	13	10

to the Partners in the portions, viz.
or....£12855 16 6
or.... 4285 5 6
£17141 2 0

CONTRA. Cr.

July	1	By Stock	1	104	2	0
Aug.	28	By Cash	5	20	0	0
Sept.	30	*By Interest*, for 3 mos. Interest on £12,000 Capital	15	150	0	0
				274	2	0

CONTRA. Cr.

Sept.	30	*By Interest*, for 3 mos. Interest on £4000 of Capital	15	50	0	0
	"	*By Profit & Loss*, for 3 months Salary	"	100	0	0
	"	*By Balance*	16	30	0	0
				180	0	0

Cash. Dr.

1809						
July	1	To Stock	1	2296	17	9
	31	To Sundries	3	2721	5	6
Aug.	31	To Sundries	5	2319	7	2
Sept.	30	To Sundries	9	2053	16	7
				9391	7	0

Funded Property. Dr.

July	1	To Stock	1	2023	12	3
Aug.	26	To Cash	5	1222	10	0
				3246	2	3

Bills Receivable. Dr.

July	1	To Stock	1	2440	16	0
	31	To Sundries	3	875	15	0
Aug.	31	To Ditto	5	919	13	6
Sept.	30	To Ditto	10	1647	19	0
				5884	3	6

Bills Payable. Dr.

July	31	To Cash	3	505	10	0
Aug.	31	To Ditto	5	866	14	0
Sept.	30	To Ditto	9	467	5	0
	"	*To Balance*	16	1087	4	0
				2926	13	0

CONTRA. Cr.

1809						
July	31	By Sundries	3	803	9	5
Aug.	31	By Sundries	5	2374	18	1
Sept.	30	By Sundries	9	5903	4	7
	"	*By Balance*	16	1309	14	11
				9391	7	0

CONTRA. Cr.

July	28	By Cash	3	1395	0	0
Sept.	30	*By Balance*	16	1851	2	3
				3246	2	3

CONTRA. Cr.

July	31	By Cash	3	1032	10	0
Aug.	31	By Ditto	5	1908	6	0
Sept.	30	By Ditto	9	886	4	0
	"	*By Balance*	16	2057	3	6
				5884	3	6

CONTRA. Cr.

July	1	By Stock	2	1122	4	0
	31	By Sundries	3	580	15	0
Aug.	31	By Ditto	6	527	4	0
Sept.	30	By Ditto	10	696	10	0
				2926	13	0

SHIP MINERVA. Dr.

1809						
July	1	To Stock	1	2750	0	0
Aug.	16	To Insurance	7	123	4	0
Sept.	26	To Cash	9	763	17	9
	30	*To Sundries* ....(Interest)	14	27	14	2
	"	*To Profit & Loss*	15	931	9	8
				4596	5	7

SHIP BRITANNIA, our One-fourth. Dr.

July	1	To Stock	1	627	10	0
Sept.	30	*To Sundries*....(Interest)	14	7	3	6
	"	*To Profit & Loss*	15	123	5	8
				757	19	2

ROPE-WORK COMPANY, our One-sixth. Dr.

July	1	To Stock	1	450	0	0

COUNTING-ROOM AND CELLARS. Dr.

July	1	To Stock	1	650	0	0
Sept.	30	*To Sundries*.....(Interest)	14	8	2	6
				658	2	6

CONTRA. Cr.

1809						
Sept.	30	By Cash	9	897	11	2
	30	By Ditto	12	357	19	6
	15	By Sundries	13	740	14	11
	"	*By Balance.*	16	2600	0	0
				4596	5	7

CONTRA. Cr.

Aug.	28	By Cash	5	157	19	2
Sept.	30	*By Balance*	16	600	0	0
				757	19	2

CONTRA. Cr.

Sept.	30	*By Balance*	16	450	0	0

CONTRA. Cr.

Sept.	30	*By Balance*	16	658	2	6

Sugar on Commission. Dr.

1809						
July	1	To Stock	1	845	3	8
Aug.	31	To Sundries	7	1229	16	0
	"	To Charges	8	8	3	9
				2083	3	5
Sept	30	To Cash	9	314	4	3
	15	To Sundries	13	3079	17	8
				3394	1	11

Rum on Commission. Dr.

July	1	To Stock	1	381	11	4
Aug.	31	To Sundries	6	670	3	10
	"	To Charges	8	9	6	0
				1061	1	2
Sept.	11	To Cash	9	73	8	0
	15	To Sundries	13	388	6	8
				461	14	8

Cotton on Commission. Dr.

July	1	To Stock	1	139	7	1
	20	To Sundries	4	317	6	1
Aug.	1	To Ditto	6	378	10	3
	31	To Charges	8	3	17	8
				839	1	1
Sept.	15	To Sundries	13	16	3	5

Mahogany on Commission. Dr.

July	1	To Stock	1	30	2	9
	22	To Thomas Kilgour	4	1	13	3
Sept.	26	To Sundries	12	226	12	9
	15	To Ditto	13	60	10	3
				318	19	0

CONTRA. Cr.

1809						
Aug.	31	By Sundries	8	2083	3	5
Sept.	30	*By Balance*	16	3394	1	11

CONTRA. Cr.

Aug.	31	By Sundries	8	922	2	0
Sept.	26	By Cash	9	138	19	2
				1061	1	2
Sept.	30	*By Balance*	16	461	14	8

CONTRA. Cr.

July	20	By William Todd	4	378	10	10
Aug.	1	By William Todd	7	460	10	3
				839	1	1
Sept.	30	*By Balance*	16	16	3	5

CONTRA. Cr.

Sept.	26	By James Forbes & Co.	12	258	8	9
	30	*By Balance*	16	60	10	3
				318	19	0

MERCHANDISE. Dr.

1809						
July	1	To Stock	1	235	13	4
Aug.	31	To Sundries	6	1671	3	3
				1906	16	7

CHARGES. Dr.

July	31	To Cash	3	6	3	8
Aug.	31	To Ditto	5	8	2	6
Sept.	30	To Ditto	9	60	9	3
				74	15	5

INTEREST. Dr.

Aug	31	To Cash	5	1	2	7
Sept.	30	To Sundries	15	200	0	0
	"	*To Profit & Loss*	"	47	11	5
				248	14	0

COMMISSION. Dr.

Sept.	30	*To Profit & Loss*	15	203	10	4
				203	10	4

CONTRA. Cr.

1809						
Sept	20	By Sundries	11	1746	17	9
	"	By Debentures	12	132	15	0
	30	*By Balance*	16	27	3	10
				1906	16	7

CONTRA. Cr.

Aug.	31	By Sundries	8	21	7	5
Sept.	20	By Ditto	11	37	13	4
	30	By Ditto	"	2	12	5
	"	By Proprietors of Hope Estate	14	0	12	6
	"	*By Profit & Loss*	15	12	9	9
				74	15	5

CONTRA. Cr.

July	5	By Cash	3	40	0	6
	20	By Cotton on Commission	4	1	1	4
Aug.	27	By Cash	5	22	10	0
	1	By Cotton on Commission	6	1	18	6
	31	By Rum on Commission	"	5	2	3
	"	By Sugar on Commission	7	16	12	7
Sept.	30	By Cash	9	54	12	3
	"	By Sundries	14	100	16	9
	"	By Proprietors of Hope Estate	"	5	19	10
				248	4	0

CONTRA. Cr.

July	20	By Cotton on Commission	4	9	9	3
	31	By Insurance	"	18	17	0
Aug.	1	By Cotton on Commission	6	11	10	2
	31	By Rum on Commission	"	23	3	5
	"	By Sugar on Commission	7	52	1	6
	"	By Insurance	"	11	10	0
	20	By Sundries	11	54	7	2
Sept.	26	By Mahogany on Commission	12	6	9	2
	30	By Sundries	13	12	2	8
	"	By Proprietors of Hope Estate	14	4	0	0
				203	10	4

Debentures. Dr.

1809						
July	1	To Stock	1	180	5	0
Sept.	20	To Merchandise	12	132	15	0
				313	0	0

Insurance. Dr.

July	31	To Sundries	4	385	11	4
Aug.	31	To Ditto	7	331	13	6
Sept.	15	To Ditto	10	218	16	0
	20	To London Assurance Co.	12	107	17	6
	30	*To Profit & Loss*	15	0	5	6
				1044	3	10

Duties. Dr.

Sept.	30	To Cash	9	2804	3	1

Profit & Loss. Dr.

Sept.	30	To Cash	9	52	10	0
	"	To John Gordon	15	100	0	0
	"	To Sundries	"	12	10	7
	"	*To Stock in Co.* for Net Gain	"	1141	2	0
				1306	2	7

CONTRA. Cr.

1809						
July	26	By Cash	3	103	15	0
Sept.	28	By Ditto	9	76	10	0
	30	*By Balance*	16	132	15	0
				313	0	0

CONTRA. Cr.

Juy	31	By Sundries	4	385	11	4
Aug.	31	By Ditto	7	331	13	6
Sept.	15	By Ditto	10	218	16	0
	20	By Ditto	11	108	3	0
				1044	3	10

CONTRA. Cr.

Sept.	15	By Sundries	13	2804	3	1

CONTRA. Cr.

Sept.	30	By Sundries	15	1506	2	7

MATTHEW GOODAIR, Jamaica. Dr.

1809						
July	1	To Stock	1	201	6	9
Aug.	10	To Bills Payable	6	136	10	0
Sept.	20	To Sundries	11	249	2	1
	30	*To Commission*	13	1	8	8
	"	*To Sundries*	14	3	19	8
				595	7	2

WALLER & Co. Jamaica. Dr.

July	1	To Stock	1	637	2	9
	10	To Insurance	4	214	14	6
Sept.	12	To Bills Payable	10	350	15	0
	20	To Sundries	11	184	15	4
	30	*To Commission*	13	3	18	0
	"	*To Sundries*	14	8	9	9
	"	*To Balance*	16	38	15	0
				1438	10	4

MURES, FORDYCE & Co. Jamaica. Dr.

July	13	To Bills Payable	3	330	15	0
	10	To Insurance	4	112	9	6
Sept.	20	To Sundries	11	333	16	8
	30	*To Commission*	13	1	13	1
	"	*To Sundries*	14	6	7	5
				785	1	8

JOHN HANSON, Jamaica. Dr.

July	6	To Insurance	4	58	7	4
Sept.	4	To Bills Payable	10	225	15	0
	30	*To Commission*	13	1	2	7
	"	*To Sundries*	14	0	13	9
	"	*To Balance*	16	43	12	10
				329	11	6

CONTRA. Cr.

1809						
July	6	By Bills Receivable	3	150	0	0
Aug.	31	By Sugar on Commission	7	430	5	8
Sept.	30	*By Balance*	16	15	1	6
				595	7	2

CONTRA. Cr.

July	8	By Cash	3	150	0	0
Aug.	9	By Bills Receivable	5	279	3	6
	1	By Cotton on Commission	6	180	19	3
	20	By Rum on Commission	"	524	4	0
Sept.	15	By Insurance	10	84	0	0
	26	By Mahogany on Commission	12	220	3	7
				1438	10	4

CONTRA. Cr.

July	1	By Stock	2	520	4	0
Aug.	3	By Rum on Commission	6	117	14	2
	15	By Insurance	10	44	0	0
Sept.	30	*By Balance*	16	103	3	6
				785	1	8

CONTRA. Cr.

July	20	By Cotton on Commission	4	306	15	6
Sept.	15	By Insurance	10	22	16	0
				329	11	6

Hope Estate in Jamaica, our One-third. Dr.

1809						
July	1	To Stock	1	3175	6	2
Sept.	30	*To Sundries*	14	39	13	10
				3215	0	0

Proprietors of Hope Estate. Dr.

Aug.	18	To Cash	5	173	15	0
	2	To Insurance	7	208	9	6
Sept.	20	To Sundries	11	739	6	2
	30	To Ditto	14	302	17	7
				1424	8	3

John & Archibald Sidney, Jamaica. Dr.

Aug.	23	To Cash	5	42	14	0
	17	To Bills Payable	6	390	14	0
Sept.	10	To Ditto	10	120	0	0
	20	To Sundries	11	440	1	0
	30	*To Commission*	13	2	15	4
	"	*To Sundries*	14	0	16	7
				997	0	11

Francis Barlow, St. Kitt's. Dr.

July	16	To Bills Payable	3	250	0	0
Sept.	30	*To Commission*	13	1	5	0
	"	*To Sundries*	14	0	8	0
	"	*To Balance*	16	205	9	0
				457	2	0

CONTRA. Cr.

1809						
Sept.	30	By Proprietors of Hope Estate	14	97	8	5
	"	*By Balance*	16	3117	11	7
				3215	0	0

CONTRA. Cr.

Aug.	20	By Sugar on Commission	7	730	16	3
Sept.	25	By Bills Receivable	10	625	12	0
	15	By Insurance	"	68	0	0
				1424	8	3

CONTRA. Cr.

Sept.	30	By Proprietors of Hope Estate	14	194	16	10
	"	*By Balance*	16	802	4	1
				997	0	11

CONTRA. Cr.

July	1	By Stock	2	272	19	8
Aug.	1	By Cotton on Commission	6	184	2	4
				457	2	0

JAMES FORBES & Co. Dublin. Dr.

1809						
July	1	To Stock	1	640	10	0
Aug.	20	To Rum on Commission	8	500	5	0
Sept.	26	To Mahogany on Commission	12	258	8	9
				1399	3	9

RICHARD MORTIMER, Bristol. Dr.

July	1	To Stock	1	725	15	0
Aug.	6	To Sugar on Commission	8	522	2	10
				1247	17	10

WILLIAM AINSWORTH, Manchester. Dr.

Aug.	3	To Rum on Commission	8	201	17	0
Sept.	30	*To Balance*	16	120	13	5
				322	10	5

BROOKES & SPENCER, Birmingham. Dr.

Sept.	30	To Ship Minerva	12	93	16	6
	"	*To Balance*	16	329	19	6
				423	16	0

CONTRA. Cr.

1809						
Aug	12	By Bills Receivable	5	640	10	0
Sept	6	By Ditto	10	500	5	0
	30	*By Balance*	16	258	8	9
				1399	3	9

CONTRA. Cr.

July	12	By Bills Receivable	3	725	15	0
Sept.	26	By Ditto	10	522	2	0
	30	*By Profit & Loss*	15	0	0	10
				1247	17	10

CONTRA. Cr.

Aug.	11	By Merchandise	6	423	16	6

CONTRA. Cr.

July	1	By Stock	2	322	10	

William Todd, London. Dr.

1809						
July	1	To Stock	1	210	12	0
Aug.	20	To Cotton on Commission	4	378	10	10
	1	To Cotton on Commission	7	460	10	3
				1049	13	1

Smith & Tindal, London. Dr.

July	13	To Cash	3	108	5	9
Sept.	10	To Ditto	9	236	10	3
	30	To Ship Minerva	12	124	17	0
				573	15	0

Ash & Gurney, London. Dr.

July	20	To Cash	3	53	10	0
Aug.	3	To Rum on Commission	8	220	0	0
				273	10	0

Thomas Kilgour, London. Dr.

July	20	To Cash	3	30	0	0
Sept.	30	To Ship Minerva	12	82	14	3
	"	*To Balance*	16	29	15	0
				142	9	3

CONTRA. Cr.

1809						
Aug.	16	By Cash	5	210	12	0
Sept.	30	*By Balance*	16	839	1	1
				1049	13	1

CONTRA. Cr.

July	1	By Stock	2	108	5	9
Aug.	31	By Merchandise	6	236	10	3
Sept.	30	*By Balance*	16	124	17	0
				469	13	0

CONTRA. Cr

July	1	By Stock	2	53	10	0
Sept.	30	*By Balance*	16	220	0	0
				273	10	0

CONTRA. Cr.

July	1	By Stock	2	140	16	0
	22	By Mahogany on Commission	4	1	13	0
				142	9	0

London Assurance Company. Dr.

1809 Sept.	15	To Insurance	10	156	0	0
	30	*To Balance*	16	486	0	0
				642	0	0

James Hazard, London, Dr.

Sept.	4	To Insurance	10	62	16	0
		To Balance	16	89	19	4
				152	15	4

Jones & Coleman, London. Dr.

Sept.	4	To Cash	9	399	7	6

Henry Hume & Son, London. Dr.

Sept.	8	To Cash	9	611	9	6

		CONTRA.	Cr.			
1809						
July	10	By Insurance	4	311	4	0
Aug.	31	By Ditto	7	222	18	6
Sept.	20	By Ditto	12	107	17	6
				642	0	0

		CONTRA.	Cr.			
July	6	By Insurance	4	55	10	4
Aug.	2	By Ditto	7	97	5	0
				152	15	4

		CONTRA.	Cr.			
Aug.	31	By Merchandise	6	399	7	6

		CONTRA.	Cr.			
Aug.	31	By Merchandise	6	611	9	6

JOHN PANTON, London. Dr.

1809						
Aug.	4	To Sugar on Commission	8	246	14	8
Sept.	30	To Ship Minerva	12	56	11	9
				303	6	5

DENNISON & SON, London. Dr.

Aug.	10	To Sugar on Commission	8	777	6	1

EDWARD HEMMING, London. Dr.

Aug.	15	To Sugar on Commission	8	536	1[illegible]	10

BALANCE. Dr.

1[illegible]	30	*To Sundries*	16	19746	12	1

CONTRA. Cr.

1809 Sept.	30	*By Balance*	16	303	6	5

CONTRA. Cr.

Sept.	30	*By Balance*	16	777	6	1

CONTRA. Cr.

Sept.	30	*By Balance*	16	536	19	10

CONTRA. Cr.

Sept.	30	*By Sundries*	16	19746	12	1

END OF LEDGER D.

APPENDIX.

QUERIES to be answered by the Student in writing, according to the Principles explained in the preceding Work.

WHAT is meant by a *Receipt?*
What is an *Inland Bill?*
How many persons are generally concerned in an *Inland Bill?*
Who is meant by the *Drawer* of a bill?
Who is meant by the *Acceptor* of a bill?
What is meant by a *Foreign Bill?*
How many persons are generally concerned in a *Foreign Bill?*
What are these persons called?
Who is meant by the *Indorser?*
——————— *Holder?*
——————— *Drawee?*
What are the *incidents* which bills are subject to after they are delivered by the Drawer?
What is meant by *Accepting* a bill?
——————— *Indorsing* a bill?
——————— *Discounting* a bill?
——————— *Protesting* a bill?
What is understood by *Usance?*
——————— by *Double Usance?*
——————— by *Days of Grace?*
How many *Days of Grace* are allowed in Britain?
Are *Days of Grace* allowed on *Bills* drawn at *Sight?*
Why are bills from America and West Indies usually made payable at so many *days* or *months* after *sight?*
How is the time of payment fixed on such bills?
Is a *Bill* dated on a *Sunday* considered valid?
If a *Bill* fall due on a *Sunday or holiday*, when must it be paid?
When the *Term* of a Bill is expressed in months, whether are *calendar* or lunar months understood?
Explain this by an example.
What is meant by *Bill of Parcels?*
What is an *Invoice?*
What is meant by an *Account Sales?*
What is meant by an *Account Current?*

What is Book-Keeping?
What is meant by Single Entry?
——————— by Double Entry?
How many methods are there of keeping Bills as founded on distinct principles?
What should a Merchant's Books exhibit?
What is the nature of the Waste-Book?
Is a Waste-Book and Day-Book the same?
How many Subsidiary Books are generally used in business?
What is the use of the Journal?
What are the Rules necessary for distinguishing Dr. and Cr.?
How is the first part of the Inventory journalised?
——————— second part journalised?

I. *How are the following* CASH TRANSACTIONS stated?

When you receive payment of a Personal Account?*
When you pay a Personal Account?
When you receive Payment and allow a Discount?
When you pay Money and receive a Discount?
When you receive Rents, Freights, &c. from Accounts of Property?
When you receive money *not connected* with any Account?
When you pay Charges on Account of Property?
When you pay money *not connected* with any Account?

II. *How are the following* BILL TRANSACTIONS *recorded?*

When you receive a Bill in Settlement of an Account?
When you grant or accept a Bill in Settlement of an Account?
When you receive payment of a Bill?
——————— pay or retire a Bill?
——————— Discount a Bill?
——————— Indorse or pay away a Bill?
——————— Draw and remit a Bill?
——————— Renew another person's Bill?
——————— Protest a Bill?

III. *How are the following Transactions in* PURCHASING GOODS *Journalised.*

When you buy Goods for Cash?
——————————— on Credit?
——————————— on Bill?
——————————— on Indorsed Bill?
When you Purchase Goods, partly for Cash and partly on Credit or on Bill?
When you pay Freight, Duty, or other Charges on Goods?

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* That is an account which stands in the Ledger as a Dr. or Cr.

How are the following Transactions in selling or disposing of Goods Journalised.

When you sell Goods for Cash?
——————————on Credit?
——————————on Bill?
When you sell Goods, partly for Cash and partly on Account or Bill?
When you receive a Bounty or Drawback on Goods exported?

How are the following Transactions in bartering Goods stated?

When the value received is exactly equal to the value delivered?
When the values are unequal, and the difference to be settled at a future period?
When the values are unequal, and the difference settled by Cash or Bill at the time?

IV. *How are the following Transactions in* SHIPPING GOODS *entered.*

When you ship off Goods in consequence of orders from your Correspondent?
When you send off Goods as an Adventure to your Agent to sell on your account?

V. *How are the following Transactions relating to* GOODS *received to sell* ON COMMISSION *stated?*

When you pay Charges on Goods consigned?
When you make a Sale of these Goods?
When you take any of these Goods to Account?
When you make out the Account Sales?

VI. *How are the following Transactions in* MAKING INSURANCES *Journalised?*

When you effect Insurance on your own Account on Goods Outward?
——————————————————————————Homeward?
When you effect Insurance on another person's Account Outward?
——————— " ——————— " ——————Homeward?
When a return of Premium is claimed for Convoy and Arrival insured on another person's Account?
When a return of Premium is claimed for Convoy and Arrival insured on your own Account?

VII. *How are the following Transactions in* BANKRUPTCY *stated?*

When the Failure is a total Loss?
When you receive a Composition?

EXAMPLES FOR EXERCISE.

BILLS OF EXCHANGE.

Definition of a Bill of Exchange.

A Bill of Exchange is an open letter, addressed by one person to a second, desiring him to pay a third, or to any other, to whom such person shall by his order appoint it to be paid.

Foreign and Inland

Bills of Exchange are distinguished by the appellation of *Foreign* and *Inland* Bills: the former are those which pass from one country or state to another; and the latter are such as are transacted between parties resident in the *same* country.

Definition of a Promissory Note.

A Promissory Note is a much more simple instrument than a Bill of Exchange, and it may be defined to be "a written engagement by the maker to pay a sum of money to another person therein named, or to his order, or to the bearer at large."

Promissory Notes and Inland Bills of Exchange, are upon the same footing; and such Notes, payable to order or bearer, may be assigned and indorsed, and action maintained therein as on Inland Bills of Exchange.

Parties to Bills.

The person who makes or draws the Bill is called the *Drawer;* the person to whom it is addressed is called the *Drawee:* who, when he has undertaken to pay the amount, is then called the *Acceptor.*—The person to whom the Bill is ordered to be paid is called the *Payee;* and if he appoint another to receive the money, such other person is called the *Indorsee:* the person who happens to be in possession of the Bill is called the *Holder.*

Time for Payment of Bills.

The time at which the payment is limited of a Bill of Exchange, varies according to the circumstances of the parties, and the distance of their respective residences.—Sometimes the amount is made payable *at sight;* sometimes so many days *after sight;* at other times at a certain distance from the *date.*

Usance.

Usance is the time of one, two, or three months after the date of the Bill, according to the custom of the places between which the exchanges run; and the nature of which must therefore be shown and averred in a declaration upon such Bill.—Double or treble Usance is double or treble the usual time; and half Usance is half the time.*

Days of Grace.

By the custom long prevalent amongst Merchants, the person to whom the Bill is addressed shall be allowed a few days for payment beyond the term mentioned in the Bill; these are termed *Days of Grace.*—In Great Britain and Ireland *three days* are given: in other places more. If the last of these three days happen to be *Sunday*, the Bill is to be paid on *Saturday.*

Stamps for Bills of Exchange.

Every Bill of Exchange and Promissory Note must now be written upon stamped paper, according to the amount of the Bill; and it must have the regular stamp prescribed by the late act.—A stamp by any other act of parliament, though of the same or greater value, will not be sufficient.

Definition of Acceptance.

An Acceptance is an engagement to pay a Bill according to the tenor of the acceptance, and a general Acceptance is an engagement to pay according to the tenor of the Bill.—The usual form is to write across the Bill, in red ink, *Accepted A. B. payable at Messrs. C.D. & Co. Bankers, London:* and if the Bill is drawn at sight, to add the date after the word Accepted.

INLAND BILLS.

1. I am desired to draw a Bill on John Howie and Co. dated January 7th, at 2 months date, for £110 4s.—Required the form of the Bill, and of an acknowledgment when accepted by them, also how it is to be recorded?

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* Usance between London and any part of France is thirty days after date: between London and Hamburgh, Amsterdam, Rotterdam, Middleburgh, Antwerp, Brabant, Zealand, and Flanders, one calendar month after the date of the bill: between London, Spain, or Portugal, two calendar months: between London and Genoa, Leghorn, Milan, Venice, and Rome, three calendar months.

2. Sheldon and Sons have given me their Promissory Note, dated February 9th, at 3 months, payable to my order, for £117 15s. 2d.—Required the form, and how it is to be recorded in my books?
3. Edward Weston, of Manchester, has drawn on me a Bill for £370 1s. dated 3d January, at 31 days date, payable to William Jones.—Required the form, and how it is recorded?
4. Drawn on Sheldon and Sons, a Bill in favor of James Feilding and Co. 14th March, at 3 months, ℔ £267 15s. 2d. which I have remitted them—Required the form of the Bill, and how it is journalised?
5. Robert Runcorn and Co. of Manchester, have drawn on me a Bill in favor of Thomas Adair, at 2 months date, from the 13th March, which I accepted on the 18th, and by agreement was to be allowed £22 12s. of Discount.—The amount of their account is £452—Required the form and sum for which the Bill is to be drawn, and the proper Journal entries, both by the *Italian* and *modern* methods?
6. As Norris and Bell's Bill to me is due this day, for £145 11s. 8d. and not being paid, I have protested the same, expence 10s.—How am I to make the necessary entries?
7. To settle Hume and Coleman's Account, I have indorsed them a Bill, which I received from Goodwin and Blake on Richard Noble, for £130 15s.—Paid them in Cash £271 2s. and they allowed me £3 15s. 4d. of Discount—How am I to enter this transaction in my books?
8. The above Bill, which I had indorsed to Hume and Coleman, is returned me, with Protest for Non-payment, and amounts to £131 5s.—What is the necessary entry to make now?
9. If I accommodate Thomas Allwood, by paying his Bill to me ℔ £145 10s. and take his acceptance at 3 months, including interest—Required the amount of the Bill, and the Journal entries?

Required the proper Journal Entries for the following Cases:

1st. Settled my Account with B. B. which is £150, and gave him my Note at 2 months, payable to his order, including interest—Required the form, and what acknowledgment I should get?
2d. Accommodated my friend with my Note for £100, at 3 months, and received his Acceptance, of the same date, term, and sum?
3d. W.M.'s Bill to me for £200, being due on the 8th, to retire which he has sent me £130 in Bank Notes, and his Note at 3 months for the balance, including interest?
4th. C. D. has given me two Bills at 4 months, ℔ £450, for which I have granted him my Acceptance at 3 months, deducting difference of interest?
5th. Indorsed to E. F. a Bill on C. D. for £360, for which I have received from him I. H.'s Bill for £200, and Cash for the Balance?
6th. Having received a Bill from G. F. for £200, dated London, 3d July, 1809, at 31 days date, drawn by J. M. in favor of H. O. upon P. R.—What was the form, and when does it fall due?—And as the Bill was *specially* indorsed by the Payee to G. F., and *blank* indorsed by him to me, give me the form of these indorsements?

PROMISSORY NOTES.

Draw out a Note at 3 months, dated at the time of writing it, A.B. payable to C. D. for £320.

At 14 days, E. F. to G. H. for £17. 12s. 6d.

At 9 months, A. B. to C. D. for £623. 12s. 6d. dated from Liverpool, payable in London.

At 75 days, X. Y. to B. C. for £160. 10s. from Bristol.

At 2 months, A. B. to C. D. for £1422 13s. 9d. payable at S. D. & Co. Bankers, London.

FOREIGN BILLS.

1. Richard Conder, of New York, has drawn a Bill on me for £150 sterling, dated 26th January, 1809, at 50 days after sight, in favor of J. Hill, which I accepted on the 27th February—Required the form of the Bill, when it becomes due, and how it should be recorded in my Books?
2. I have received a Bill from Richard Conder, New York, drawn by himself upon G. Kay, London, ℔ £400 sterling, dated 20th February, 1809, at 30 days sight, and which was accepted 24th March —Required the form, and when due; also the form of a Letter of Advice when duly accepted?
3. I wish to know how the other two Bills of the Set of the Exchange of the same tenor and date as the above were drawn out?
4. Required the form of a Bill from New York on London, which was remitted me by Richard Conder, drawn by J. Blake, dated 16th April, 1809, at 40 days sight, payable to Matthew Tindal upon Lees & Co. London, and accepted by them on 16th May, and when it becomes due?—N. B. The above Bill was *specially* indorsed by M. Tindal to Richard Conder, and by Conder to me—Required these forms, and how the different clauses of the Bill is to be recorded in my Bill-Book?

RECEIPTS.

1. I received on the 2d of January, 1809, £10 from Mr. William Brown, in part of his Account, what is the form of a Receipt for the same?
2. I borrowed from Mr. Henry Sheldon, £100 on the 10th January, 1809, which I am to repay on the 20th instant, what is the form of an acknowledgment?
3. February 10th, 1809, James Davis has paid me £65. 10s. which is in full of his Account; what is the form of a Receipt?
4. February 27—Received from John Tenant £50 for a year's rent of my house at Windsor—Required the form of a Receipt for the same?
5. Thomas Mindful has paid me a year's Interest on his Bond of £500—Required the form of a Receipt?

BUYING AND SELLING.

1. I sold to J. Howie & Co. on the 4th January, 1809, 75 bundles of Water Twist, amount £116. 12s. 6d. payable in 3 months—Required the form of the Bill of Parcels, and the Journal entry?

2. On the 12th Feb. 1809, I sold to Thomas Allwood 56 bundles Water Twist, amount £86 6s. 6d. and 4 Casks of Dutch Madder, amount £153 19s. 9d.; at the same time I received in part £50, and a Bill on J. Burry for £135 10s. and he owes me the balance—Required the form of the Bill of Parcels, giving him credit for the payments made; and what are the proper Journal entries, both by the *Italian* and *modern* methods?
3. Bought from Samuel Johnson, on the 14th February, 618 bundles Water Twist, which cost £877 12s.—On the 16th March I accepted two Bills drawn by him on me, one payable to Burke & Moore, dated 1st March, at 3 months, for £203 6s. 6d.; the other in favor of T. Austin, 14th March, at 3 months, £300 16s. —Make out the Bill of Parcels, and give me credit for the two Bills, and Journalise the transaction?
4. Exchanged 550lbs. Cotton Yarn, amount £250 10s.; for 200 pieces Cambrics, value £248 3s. and received the balance in Cash—How should this be entered?

CASH.

1. I bought at Public Sale, on the 5th January, 1809, 399lbs. Mule Twist, and paid the amount £124 10s.—Required the form of a Bill of Parcels; and the entry in my books?
2. On the 3d March, I sold for Cash, to Jos. Heron, 66lbs. Mule Twist, £21 9s. 6d.—Make out a Bill of Parcels, and enter the transaction in the books?
3. Having discounted at the Banker's Ord & Davis's Bill for £212 6s, I paid Discount £2 3s. 8d.—How am I to enter this transaction in the Cash-Book?
4. Paid Duty, Freight, and Charges on 110 Casks Ashes, £81. 4s. 10d. —What is the necessary entry?
5. Received from William Fenton, in full of his account, net £73 6s. and allowed him £3 17s. 6d. of discount—How should this transaction be Journalised according to the *Italian* and *modern* methods?
6. I have received a Legacy of £500—What account should I place it to?
7. Lost my Pocket-Book, which contained in Bank Notes £35 10s., and having advertised it (but without success) which cost me 30s.— What are the proper entries?
8. I paid J. Feilding & Co. in full of their account, which was £280 10s. from which they allowed me a Discount of £14 0s. 6d.—How should this transaction be entered in my books?
9. I paid my Acceptance to J. Feilding & Co. on *Discount*, for £156 7s. 8d., and they allowed me 31 days Discount, which is 13s. 3d. —How should I record the same in my books?
10. Ord & Davis having become insolvent, and as their Acceptance to me ℔ £212 6s. is due this day, which I had discounted, I am under the necessity of lifting it—How am I to enter this?
11. Ord & Davis, who owe me £212 6s. have obtained a discharge for 17s. 6d. ℔ £, I have agreed to the same, and received a Dividend of 3s. 6d. ℔ £, and have discharged them for 2s. 6d. ℔ £ of loss—What are the proper entries?
12. Received a year's Rent of my House at Windsor, £50.

13. Paid John Wright for Repairs to House at Windsor, £21 14s.—How should these entries be recorded?
14. Paid my Clerk, J. Penman, three months Salary, £17 10s. and
15. Paid my Landlord half-a-year's rent of Warehouse, £25—How should these entries be recorded?
16. Received Cash for a Debenture ℔ Isabella, £56 2s.—What accounts should I place it to?
17. Having received £200 from H. Watt, on account of Richard Conder, New York, required the necessary entry in the Cash-Book, and the form of an acknowledgment to Mr. Watt?
18. Received one year's interest in Stock on Rope-work Co. £22 10s.
19. Received a Dividend at the Bank, half-a-year's interest on £2965 Stock in the 3 ℔ Cents. £40 0s. 6d.—To what accounts should I enter these two transactions?
20. Settled with the Owner's of the Ship Britannia, and received my One-fourth share of gain, £157 19s. 2d.
21. Received Freights of my Ship Minerva, from Jamaica, £897 11s. 2d.
22. Paid Captain Noble, of the Minerva, in full, £763 17s. 9d.
23. Paid for Repairs to Ship Minerva, £220 10s.—To what accounts should I place the last four transactions?

Required the proper Journal Entries for the following Transactions:

1st. Paid B. C.'s Draft on me at sight?
2d. Won of A. C. a Wager of £50, which is paid me?
3d. Paid J. B. one years Interest on £1000, borrowed on bond?
4th. Received from E. K. one year's Interest on £500 lent on Bill, and also the principal?
5th. Bought for Cash P. M.'s Bill on E. F. at 50 days date, ℔ £150, at 20 days Premium, and remitted it to G. H.?
6th. Sold for Cash my Draft on S. D. & Co. ℔ £200, and allowed 25 days discount?
7th. Lifted my Acceptance to E. F. for £400, by indorsing him G. J.'s Bill for £250, at 1 month, and paid him the balance in Cash, with one month's interest on the indorsation?

SHIPMENTS.

Having shipped Goods for Richard Conder, New York, for his account and risk, I paid Charges at shipping £——; my Commission is ——; and insured the amount with the London Assurance Co. £——; What is the Journal entry, and the form of a Letter of Advice?

GOODS ON CONSIGNMENT.

1. Richard Conder, New York, advises me to insure on his account on 20 Bales Cotton, ℔ the Fanny, Ker, Master, £650, which I have this day effected with the London Assurance Company, at 6 Guineas ℔ Cent. to return 1 ℔ Cent. if the Vessel arrives safe; Policy 5s. 6d. ℔ Cent. £42 17s. 6d.; my Commission at ½ ℔ Cent. is £3. 5s.—Required the Journal entry, and Letter of Advice?
2. The Fanny arrives safe with Convoy, and I charge the London Assurance Company for the return of Premium; I also pay Duty, Freight, and other Charges at Landing—Required the entries?

3. I have sold the said Cotton to R. Runcorn & Co., and have made out an Account Sales for R. Conder, and charged him for Warehouse Rent, Interest, and Commission, and the Net Proceeds due him is—Required the entries?

4. Consigned to James Forbes & Co. Dublin, 80 Planks Mahogany for Sale, which were consigned us by Waller & Co. from Jamaica.—Thomas Kilgour, our Agent, has paid Charges at shipping, £1. 13s. 3d.: we receive Account Sales from J. Forbes & Co. of the same, which amount to £285 11s. 6d. Irish, at 10½ ℘ Cent. exchange: we charge Waller & Co. 2½ ℘ Cent. on the Sales for our Commission—Required the proper entries for these transactions?

INSURANCES.

Required the proper Journal Entries for the following Transactions:

1st. B. C. has insured for me on Goods from Hamburgh, £2000, at 6 Guineas ℘ Cent. Policy 5s. 6d. ℘ Cent.

2d. A. B. has paid average Loss on the Goods underwrote by him, at £2. 11s. ℘ Cent. after deducting his premium.

3d. Insured with the London Assurance Company on my ship Minerva, from Jamaica to London, £2750, at 4 Guineas ℘ Cent. and Policy £7. 14s.

4th. Underwrote for D. E. on £500, on Goods ℘ the Mars, from Grenada, at 7 Guineas ℘ Cent. and Policy 5s. 6d. ℘ Cent.

5th. The Vessel is lost, and I have settled with D. E. for the sum underwritten by me, by granting him my Acceptance at 3 months, deducting the Premium?

6th. Insured with the London Assurance Company on account of Waller & Co. Jamaica, £1000, on Rum and Sugar, ℘ the Minerva, Noble, from Jamaica to London, at 9 Guineas ℘ Cent. Policy 5s. 6d. ℘ Cent. to return 4 ℘ Cent. for Convoy and Arrival?

7th. The Minerva has arrived safe, I therefore charge the London Assurance Company for the return of Premium?

A Merchant on Balancing his Books, finds that the Dr. side of *Stock* was £1106. 2s. 2d., and the Cr. side £4585. 12s. 9d.: the amount of the Dr. side of *Profit & Loss*, was £126. 6s. 6d., and Cr. side £304. 18s.: the Dr. side of *Balance* £6402. 5s. and the Cr. side £2744. 2s. 11d.—Required the Net Gain or Loss on his Business; and the Amount of his former and present Stock?

JOINT-ADVENTURES.

1. Consigned to William Bancroft, St. Kitt's, to sell on account of Thomas Allwood and myself, each one-half concerned, sundry Goods, amount £691. 17s. 4d.; paid Charges at shipping £8. 3s. 6d. my Commission is £21. 7s. and I have insured on £770 with the London Assurance Company £50. 14s. 2d.—What is the Journal entry?

2. William Bancroft writes me that the Goods arrived safe, and that he has sold them as ℘ Account Sales, enclosed amount £966. 9s.:

he has at same time remitted me a Bill on M. Parry, for £350. 5s.—Required the proper entries to close the Adventure, and a division of the profits?

3. Suppose he had shipped me 40 Puncheons of Rum, value £600, in part of the Sales, and I had insured the same with the London Assurance Company, at 9 Guineas ℘ Cent. Policy 33s. to return 4 ℘ Cent. for Convoy and Arrival. Required the entries?

4. Suppose further, that the Vessel arrives with Convoy, and that I charge the London Assurance Company for the return of premium at 4 ℘ Cent.: that I pay Customs, Freight, and Charges during the Sale £149. 14s. 6d.: I sell 30 Puncheons of the Rum to E. and B. at 2 months, £667, and 10 Puncheons to T. A. at 3 months, £220: I charge 2½ ℘ Cent. Commission on the Sales. Required the entries, and how Allwood's account would have stood?

PARTNERSHIP.

Required the proper Journal Entries for the following Transactions in Partnership.

1. Paid J. G. (our Partner) on Account proper:
2. Received from H. T. (our Partner) on Account proper:
3. Bought from J. G.....(ditto).....Sundry Goods:
4. Sold to H. T.....(ditto).....ditto.
5. H. T. has underwritten £1000 on his own Account on Rum consigned us by M. L. Jamaica, ℘ the Minerva, at 9 Guineas ℘ Cent.—Policy 5s. 6d. ℘ Cent.—Commission ½ ℘ Cent.
6. Settled Accounts with H. T. who is leaving the Concern, and paid him in Cash £——, and granted him our Bills for the balance of his Capital £——.
7. On the 1st July, 1809, Our one-third Share of Hope Estate, in Jamaica, stood indebted to us £3175. 6s. 2d. sterling: on the 2d August our Partners, in Jamaica, J. & A. Sidney, advise us that they have shipped 60 Casks Sugar, ℘ the Minerva, to London, which we have insured with the London Assurance Company, on £1700, at 9 Guineas ℘ Cent. Policy 5s. 6d. ℘ Cent. (to return 4 ℘ Cent. for Convoy and Arrival), £165. 6s. 6d., and we charge ½ ℘ Cent. Commission on the sum insured, £8. 10s.: they also advise that they have shipped 20 Hhds. Sugar, ℘ the Neptune, to Bristol, for sale, which we have also insured with the London Assurance Company, on £600, at 5 Guineas ℘ Cent. *certain*, Policy 33s. £31 13s. our Commission, ½ ℘ Cent. £3. On the 17th we accepted J. & A. Sidney's two Drafts, the one ℘ £220. 14s. due 2d October: the other, ℘ £170, due 12th October, on their own account. On the 18th we pay J. Craig, ℘ receipt, on account of the Estate, £173. 15s. On the 20th, we sell to sundry Persons 25 Hhds. Sugar, which had formerly been on hand; the net proceeds of which amount to £730. 16s. 3d. On the 23d, we paid Smith ℘ order on their account £42. 14s. On 10th September, we accept on their account, their Draft ℘ £120, due 2d November. On the 15th September, the Minerva arrives safe with Convoy, and we charge the London Assurance Company for the return of Premium at 4 ℘ Cent. £68. On the 20th, we ship of

Goods ℔ the Dolphin, for account of the Estate, which amount, with Charges, Commission, and Insurance, to £739. 6s. 2d., and on their own account Goods to the amount of £440. 1s. On the 25th, the Agents at Bristol inform us of having sold the 20 Hhds., and enclose us Bills for the proceeds, amount £625. 2s.—Required a state of these transactions made up to 30th September, with the other Partners, including interest. The Interest on our Stock is £39. 13s. 10d.: we charge ½ ℔ Cent. Commission on our Disbursements, which is £4; for Postage of Letters 12s. 6d. The Balance of Interest due us on the transactions of the Estate is £5. 19s. 10d. We charge J. & A. Sidney ½ ℔ Cent. Commission on their transactions, £2. 15s. 4d.; balance of Interest due by them is 1s. 3d. and Postages 15s. 6d.—Required the best method to exhibit these transactions in the plainest and most satisfactory manner; and how much are the respective Shares of the Balance of our respective accounts?

FORM OF A BILL OF LADING.

A Bill of Lading is a writing wherein Masters of ships acknowledge the receipt of goods, and engage themselves to deliver the same at the destined place, in good condition.

There must be always three of these Bills made, viz. one to be sent by post to the person to whom the goods are addressed, one for the Master of the ship, and another for the Merchant.

Shipped by the grace of God, in good order and well conditioned, by A. B. in and upon the good ship called the Isabella, whereof is master for this present voyage John Brown, and now riding at anchor in the river Thames, and bound for Hamburgh, to say three Boxes printed Goods, being marked and numbered as in the margin*, and are to be delivered in the like good order and well conditioned at the aforesaid port of Hamburgh, *(all and every the dangers and accidents of the seas and navigation, of whatever nature and kind soever excepted)* unto them or to their assigns, they paying the freight for the said goods ———, with primage and average accustomed. In witness whereof the master or purser of the said ship hath affirmed to three Bills of Lading, all of this tenor and date; the one of which three Bills being accomplished, the other two to stand void. And so God send the good ship to her desired port in safety. *Amen.* Dated in London this 20th day of April, 1809.

FORMS OF PROTESTS OF BILLS OF EXCHANGE.

1. *Of an Inland Bill for Non-payment.*

On this 30th day of May, in the year of our Lord, one thousand eight hundred and nine, at the request of *Messrs. Hume & Coleman*, of this city of London, Merchants, and bearers of the original Bill of Exchange, whereof a true copy is on the other side written, I,

* See Invoice-Book, p. 115.

James Mill, Notary Public, by Royal Authority duly admitted and sworn, went to the house of Mr. Richard Noble, on whom the said Bill is drawn, and there speaking with the said Richard Noble, I exhibited unto him the original Bill of Exchange, and demanded payment thereof, to which he answered, that the Bill would not be paid for want of effects. Therefore I the said Notary, at the request aforesaid, have protested, and by these presents do solemnly protest, as well against the Drawers, Acceptor, and Indorsers of the said Bill of Exchange, as against all others whom it may concern, for all Costs, Charges, and Interest suffered, and to be suffered, for want of payment of said original Bill.—Thus done and protested in London aforesaid, in the presence of B. C. and D. E. witnesses.

Exchange-Alley,
Cornhill.

JAMES MILL,
Notary Public.

2. *Of a Foreign Bill for Non-Acceptance.*

[Make a true Copy of the Bill and Indorsements.]

On this ——— day of ———, in the year ———, at the request of Mr. A. B. of the city of London, merchant, and bearer of the original Bill of Exchange, whereof a true copy is on the other side written, I, I. M. of the said city, Notary Public, by royal authority duly admitted and sworn, went to the house of Mr. C. D. on whom the said Bill is drawn; and there speaking with a clerk in the accompting-house, I produced and exhibited unto him the said original Bill of Exchange, and demanded acceptance thereof, to which he answered, that (*the exact answer given*); which answer not being satisfactory, I, the said Notary, at the request aforesaid, have protested, and by these presents do solemnly protest, as well against the drawer of the said Bill of Exchange as against all others whom it may or doth concern, for exchanges, re-exchanges, damages, costs, charges, and interests, suffered, or to be suffered for want of acceptance of the said Bill of Exchange. Thus done in the presence of E. F. and G. H. witnesses hereunto required.

Protest of an Inland Bill for Non-payment.

On this ——— day of ———, in the year ———, at the request of Mr. A. B. of this city of London, ———, and bearer of the original Bill of Exchange, whereof a true copy is on the other side written, I, I. M. of the said city, Notary Public, &c. went to the house of Mr. C. D. on whom the said Bill is drawn, and there speaking with the said C. D. I exhibited unto him the said original Bill of Exchange, and demanded payment thereof, to which he answered, That, &c. Therefore I the said Notary, at the request of the said A. B. do hereby, in the presence of the witnesses hereunder written, protest the said Bill.—Dated in London the day and year in the beginning written.

FORMS OF LETTERS

ON

BUSINESS AND OTHER PRECEDENTS.

I. ADVICE OF GOODS BEING SHIPPED.

LONDON, April 18th, 1809.

Messrs. Holford, Rucker & Co. Hamburgh.

GENTLEMEN,

I was duly favored with yours of the 25th ult. and agreeably to your kind order, have shipped on board the Isabella, Brown, for your Account and Risk, an assortment of printed Goods, the amount as ℔ Invoice annexed, ℔ £373 12s. 4d., at your debit, payable in 3 months.

You will observe that a few of the Prices are somewhat higher than you specified; but the superior quality of the Cloths, and the tastefulness of the patterns will, I presume, justify me in sending them.

Cotton Goods of every description are on the advance; and since the above purchase, the same quality could not now be bought at less than 1½d. to 2d. ℔ yard higher. In hopes soon to hear from you, and to receive your further favors,

I am, Gentlemen,
Your most obedient Servant,
A. B.

P. S. Bill of Lading inclosed.

II. EFFECTING INSURANCE AND ADVISING OF A REMITTANCE.

LONDON, 20th May, 1809.

Mr. Richard Conder, New York.

SIR,

Your esteemed favor of the 14th instant I have duly received, and am happy to hear that the Goods ℔ the Ann, arrived safe, and have met ith your approbation.

Agreeable to your desire I have effected Insurance ℔ £650 on 20 Bales Cotton, ℔ the Fanny, which you have been pleased to consign to me; Premium at 6 Guineas ℔ Cent. (to return 1 ℔ Cent. for Convoy and Arrival); Policy 38s. 6d.....£42 17 6
Commission ½ ℔ Cent..... 3 5 0

£46 2 6

Your Bill fav. Hill, due 20th ult. I have duly honored.....150 0 0

Placed to your Debit.....196 2 6

On the 15th April I received from H. Watt, ℔ your letter.£200 0 0
16th May, Bill, Blake on Lees, at 40 days sight.....150 10 0
.....Ditto, Forbes on Mills, at 60 days sight..250 0 0

Placed to your Credit.....£600 10 0

I doubt not but the above two Bills will be as honorably paid as they were regularly accepted.

I shall write you again on receipt of the Cotton, in the sale of which you may rely upon my best exertions for your interest, and in the mean time,

I am, Sir,
Yours respectfully,
A. B.

III. ADVICE OF A BILL BEING DISHONOURED.

London, 31st May, 1809.

Messrs. Goodwin & Blake, Bristol.

Gentlemen,

Your Draft on Richard Noble, ℔ £130. 15s. due yesterday, is this day returned to me under protest for non-payment, and amounts, with expences, to £131 5s.

I will therefore thank you for a remittance for the same as early as possible.

I am, Gentlemen,
Your most obedient Servant,
A. B.

IV. RESPECTING AN ACCOUNT-SALES.

London, 4th June, 1809.

Messrs. Collins & Greenhill, Montrose.

Gentlemen,

I have now the pleasure of handing you an Account of Sales for last month of your Osnaburgs, ℔ the Sally,

Net Proceeds of which amount to.....£156 1 5
And of your Muslins ℔ Jean, ditto.....593 7 0

At your Credit.....£749 8

As Cotton Goods of every description are rising rapidly here, you will find it your interest to forward immediately as large a quantity as you possibly can.

The Drafts you intend to pass on me, will meet with due honor.

I am, Gentlemen,
Yours very respectfully,
A. B.

V. LETTER OF CREDIT AND RECOMMENDATION.

To Mr. John Griffiths, Lisbon.

Sir,

This will be delivered to you by Mr. Henry Thornton, who visits your City for the recovery of his health. I recommend him to your favor and good offices, and request you will furnish him with what money he has occasion for, on my account, to the extent of Two thousand Milrees, and transmit me his Receipt for the same; and if you have not effects of mine in your hands, you may draw on me at Usance for the deficiency.

I am, Sir,
Yours, with much esteem,
A. B.

London,
Nov. 1809.

VI. RECEIPTS.

Receipt for a Promissory Note.

Received this ——— day of ———, of A. B. his Promissory Note of hand, dated this day, for the sum of ———, and payable to my order two months after date, which, when paid, will be in full for ——— sold and delivered him.

£———

Receipt to Assignees for a Dividend.

Received this ——— day of ———, 1809, of Messrs. A. B. and C. D. assignees of the estate and effects of E. F. of, &c. a bankrupt, the sum of £———, being a dividend of ——— shillings in the pound on my debt of ———, proved under the said commission.

£———

VII. PROCURATION, OR LETTER OF ATTORNEY.

Procuration of a Merchant to two of his Clerks, to transact and manage Commercial Concerns.

I hereby appoint my two Clerks C. D. and E. F. of, &c. to be my true and lawful Attornies, jointly, for me and in my name, to transact and manage all business; also to open all letters of correspondence, to sign and answer the same, and to draw, accept, indorse, and pay all Bills of Exchange or other Promissory Notes; all monies to receive, acquittances for the same to give; also to draw and sign all orders and drafts for payment of money, as well on the Cashiers of the Bank of England as on Messrs. G. H. and Co. of ———, bankers, or on any other persons or bankers where I the said A. B. shall keep cash; and further also to settle, balance, and arrange all books and accounts; and generally to do every act, matter, and thing, as the nature of the business of me the said A. B. may require.

ERRATA.

N. B. In consequence of several Proof sheets not being sent to the Author for revisal, the Mark of Posting in the Day-Book by *Single Entry*, and the figure of reference to the Jouanal, in the first Day-Book of Double Entry, page 49; have been omitted, and several *blank* pages occur in the Work.

The following *Errata* have also been discovered.

Page 31, in line 25th, for *a*, read *the* Balance Sheet.
32, at the end of line 10th, *dele* or.
32, for *Subsidiary*, read *Fictitious* Accounts.
210, *dele* Aug. at the beginning of line 4.
—, *insert* Aug. at the beginning of line 5.
—, *line* 10, *for* £573 15*s*. 0d. *read* £469 13*s*. 0d.
218, *line* 4, *for* Bills *read* Books.

THE END.

W. Flint, Printer, Old Bailey, London.

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[The first Impression of this Work having been sold nearly as soon as printed off, the Author has been induced to offer a *Second Edition*; to which, at the request of several Mercantile Men, he has added an Appendix on Exchanges.]

Besides the approbation which the MS. of the first Edition obtained from the Gentlemen, to whom the Work is dedicated, viz. (the late GILBERT HAMILTON, Esq. Bank of Scotland; JOHN MOORE, Esq. Royal Bank; WALTER EWING MACLAE, Esq. of Cathkin; and ROBERT AULD, Esq. Agent and Accountant: the Author has received Testimonies from other Professional Gentlemen. The following only, for want of room, can be inserted,—*Vide next Page.*

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